USER MANUAL FOR INTERNET BANKING (IB) SERVICE

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Introduction and General Questions

Intesa Sanpaolo Bank Albania provides you the Internet Banking service, which allows you to effect transactions in real time, completely over the Internet, without needing to install any software on your computer. Internet Banking is available to both individual and corporate customers. This service gives you the ability to access your account(s) and banking information directly from your home or office computer, 24 hours a day, 7 days a week, thus, giving value to your time.

Through Internet Banking customers can:
- check account(s) balance
- transfer funds (locally and abroad)
- make payments (e.g. phone bill, taxes, etc)
- review transaction details
- review information about loans, deposits, checks issued, exchange rates
- open an electronic deposit , e-deposit
- and much more…

Customers may access the Internet Banking only after having applied for the service and after the Bank has provided them with a Username, Password and Security Key.

The purpose of this document is to serve you as a guide on using the basic services in IB. For further information, please either visit your branch or contact us in the following numbers:

CALL CENTER

08006000 (Free)
+355 4 22 76 000/ 222 / 223
+ 355 (0) 692080903

User Profiles?

A User Profile consists in a number of "rights" that tell Internet Banking what functions the particular User is authorized to undertake, after logging in to Internet Banking.

There are three User Profiles in Internet Banking.

- Administrator User – Bank
- Company user (valid only for companies)
- Individual user (valid only for individuals)

Role of the Administrator User?

The bank in the role of the Administrator, creates and maintains non-individual customer's users of a company/organization/institution that uses the Internet Banking as well as the individual users of individual customers.

Role of the Company and/or Individual User?

- The Company User is created by the Administrator User- Bank, according to the profile defined by the legal representative or authorized person in case of non-individual customer, in order to perform different functions in Internet Banking.
- The Individual User is created by the Administrator User- Bank, according to the profile defined by the account holder/s in case of individual customers.

Rights of Company Users and Individual Users in Internet Banking?

The rights to operate in the different functions that Internet Banking Offers, are defined by the Administrator User-Bank, based on the instructions of the legal company representative or the authorized person in case of non-individual customers, or by the account holder/s in case of individual customers.

Accessing and using the Internet Banking

1. Log in and out of Internet Banking

1.1 To log in to Internet Banking:

1.1.1   To access our Internet Banking service go to Intesa Sanpaolo Bank's website and click login under the Internet Banking section or enter the URL https://internetbanking.intesasanpaolobank.al/ in the address bar. The system displays the main page.

1.1.2   Click on the English, Italian or the Albanian link on the same main Login page

Note: the default theme for the application is set to Contemporary. In case you want to switch to the classic view, select Classic from the drop down menu.

1.1.3   Then, enter your USER ID, PASSWORD, then press the button of the Security Key and enter the six digits displayed in the field Security Key. **Be aware that the PASSWORD is case-sensitive**.

Note: By default, the security keyboard option is checked. This enables the user to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, the user can clear the security keyboard option and can use the keyboard

INTESA SANPAOLO BANK
Albania

Call :042276000

Please login to Intesa SanPaolo Bank

Choose Theme : Contemporary ▼

User Id [   ]

Virtual Keyboard | Standard Keyboard

Password [   ]

☐ Click here to enter by hovering

Pin [   ]

?	%	.	$	=	@	)	+	(	_	!	&	*
y	b	d	v	z	s	p	u	k	h	6	3	1
l	q	n	e	g	o	x	i	a		4	8	7
t	c	r	f	j	w	m				2	9	5
											0	

| Upper | Delete | Clear All | Not Mixed |

Sign In

User ID: Type the unique user ID.
Password: Type the password.
Theme selection: (Optional) Select the theme from the dropdown displayed inline to the user id field. By default the theme is set as Contemporary.
Use Virtual Keyboard: (Optional) Select the Use Virtual Keyboard tab to use the virtual keyboard.
Click here to enter by hovering: (Optional) Select the Click here to enter by hovering check box to enter the password by moving the mouse over the keyboard without clicking the keys
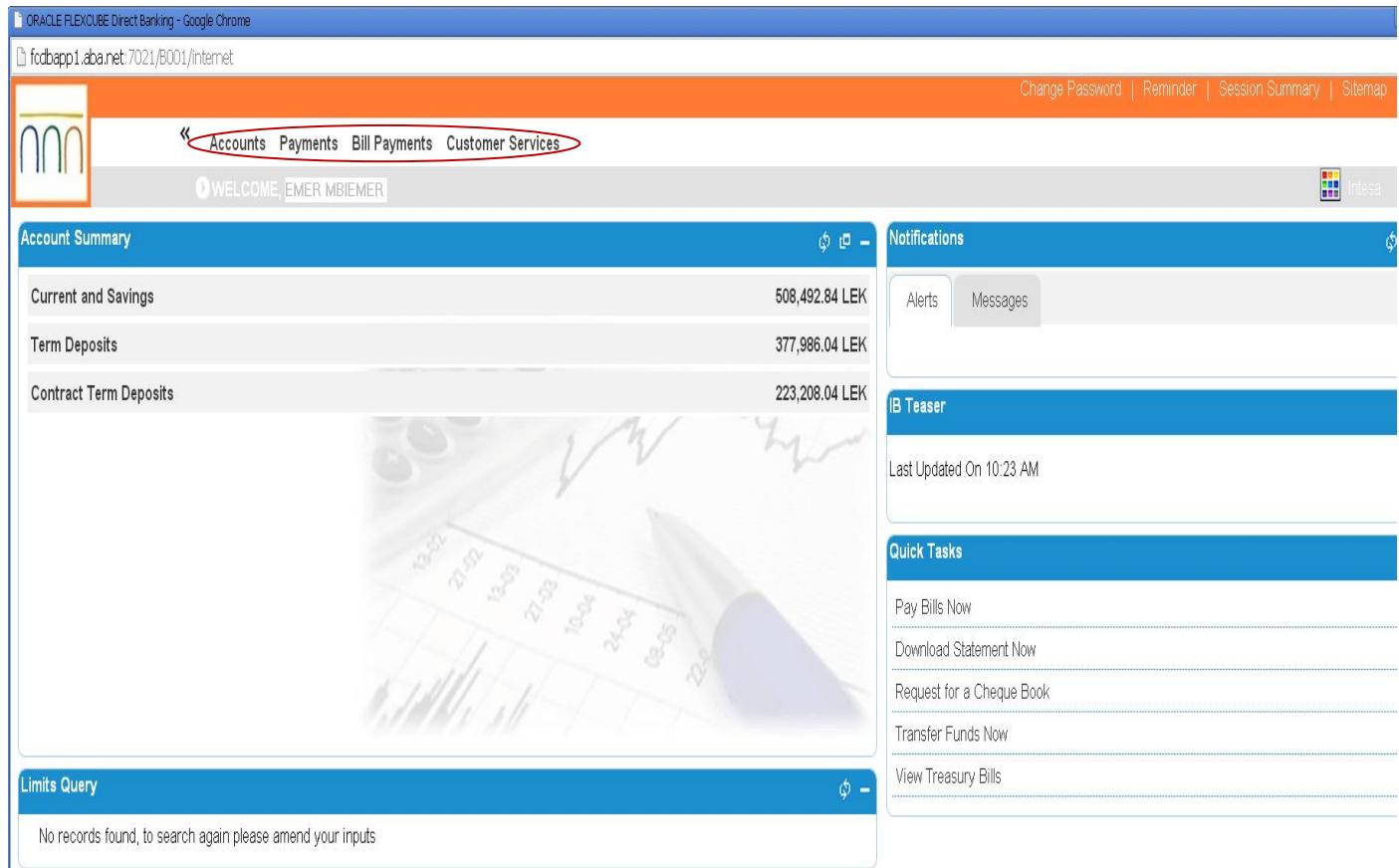**Standart Keyboard:** (Optional) Select the Standard Keyboard tab to use your keyboard.
PIN: The Security Key provided to you by the Bank

Virtual Keyboard Functions
- Click on the Upper button to arrange the key board using Upper case characters. The Caption of the button will change to Lower. Click on it to arrange the key board using Lower case characters
- Click on the Delete button to delete previously entered characters
- Click on Clear All to clear the password field.
- Click on the Not Mixed to arrange the keyboard as per standard key board layout. Caption of the button changes to Mixed. Click on the Mixed to change the keyboard layout after every character click.
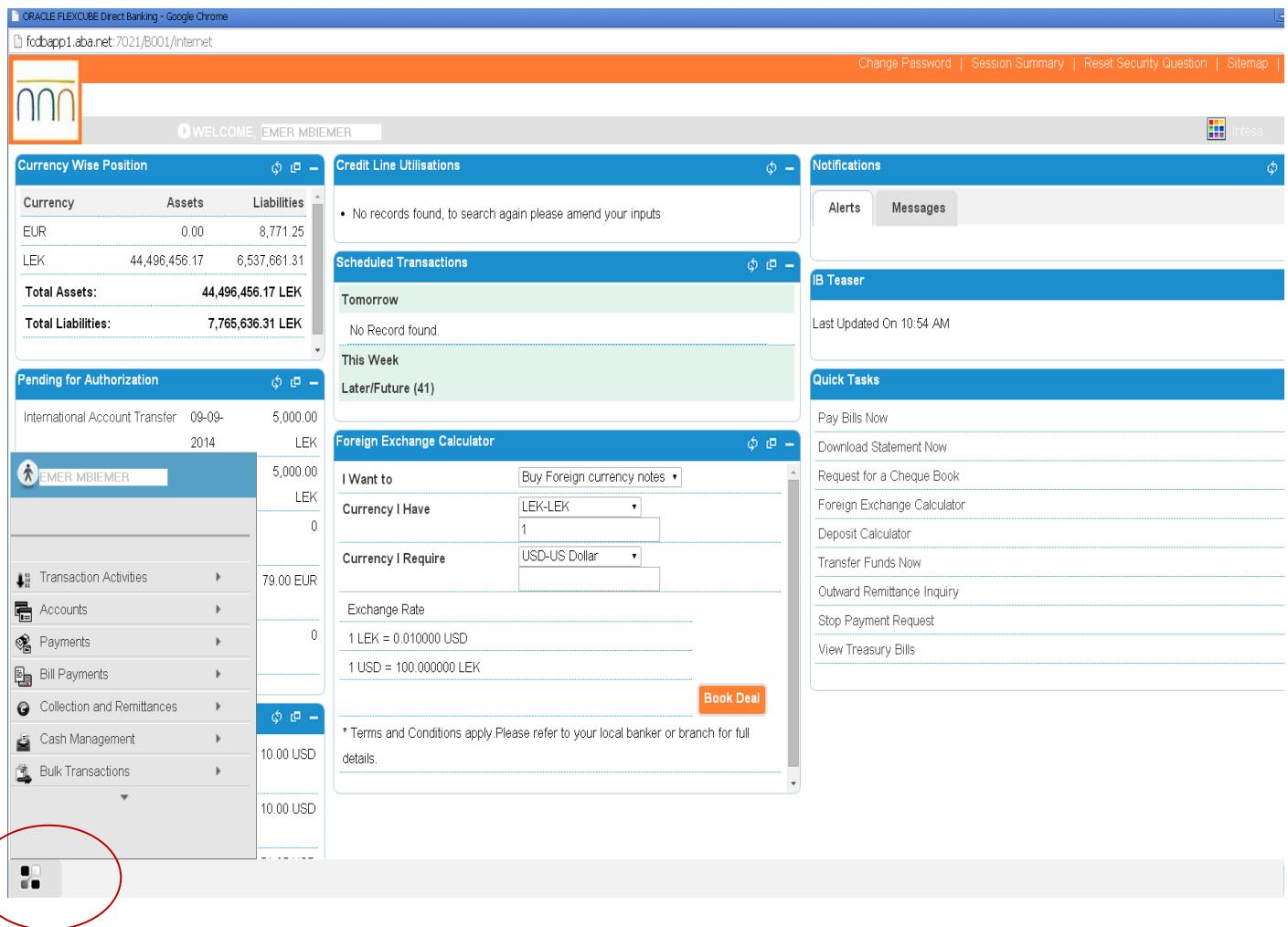
1.1.4   Click the **Sign In** button to log in to the application. (During first time login, you will be required to Read the **Terms and conditions** and click on the accept button and to change the password, by following specifications on the page).

In contemporary view for Individual users main menus are located on the top of the screen as shown below:

For Business Users menus can be accessed by clicking on the main menu button located in the bottom left corner as shown below:
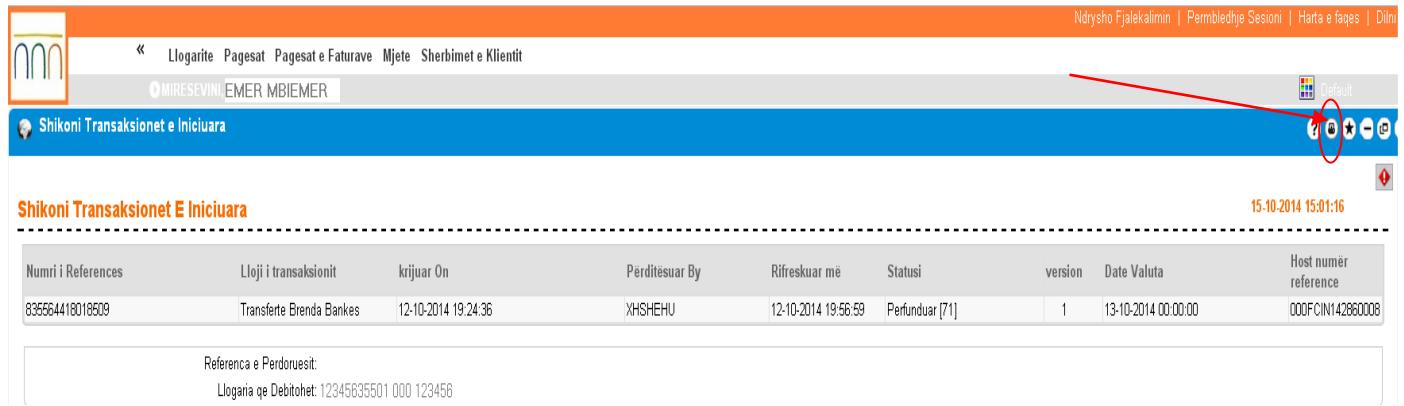
1.2 To log out of Internet Banking

1.2.1   Click the Logout option located in the right upper corner of the screen

1.3 Printing screens and transactions details

On whichever screen you are working on, you are able to print the data appearing on the screen.

1.3.1   Select the **Print** button as indicated below to print the screen

1.3.2   To minimize the window select the **Minimize** button.
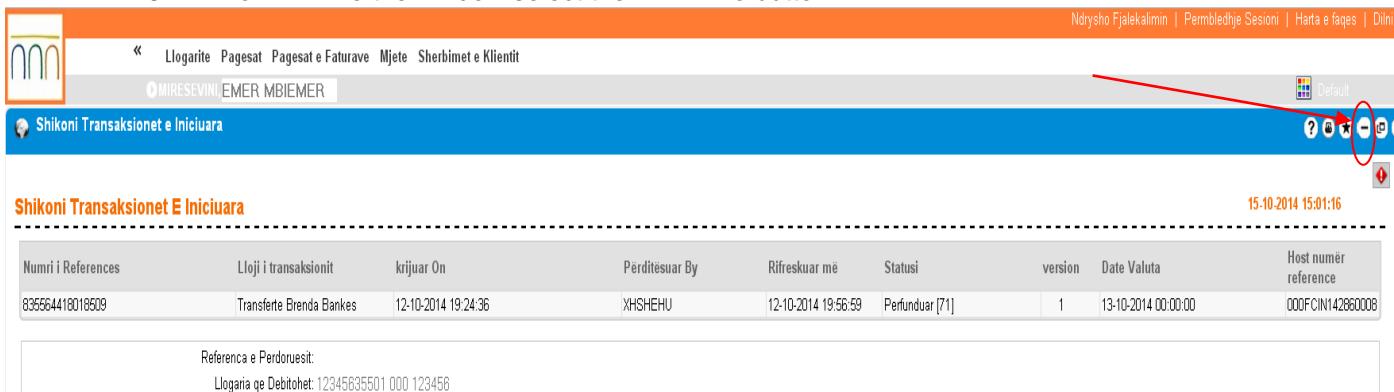
1.3.3   To reduce the size of the window select the **Restore down** button.
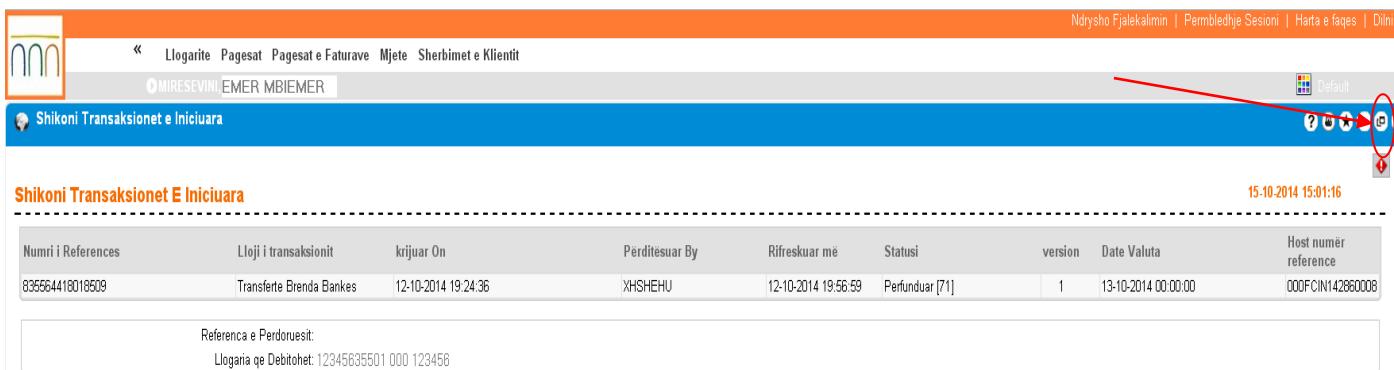
2.   Inquiries

The inquiries Module allows you view the consolidated details of the account like summary, details, account activity, etc.

2.1 Accounts – My Accounts - Account Summary

This option allows you to view a summarized view of all your accounts and gives various details such as the account number, the description of the account, the base currency of the account, the current balance and the other currency equivalent of the current balance

2.1.1   For viewing the Equivalent Balance in any currency select the currency and Click on the **Go** button. The system will display all your current balances based on the selected currency and display the same under the <<Currency>> Equivalent column.

2.1.2   Click the left side menu icons to view the account details, Account summary, Ad-hoc account statement and account activity in case of CASA Or Click the left side menu icons to view the Deposit details, Amend Term Deposit, Redeem Term Deposit, Term Deposit activity in case of Term Deposit

2.1.3   Click on the edit icon   next to the account number to edit or assign the nick name to the account.

2.1.4   Click on the Set Favorite accounts link to set the Favorite accounts

WELCOME, EMER MBIEMER

Intesa
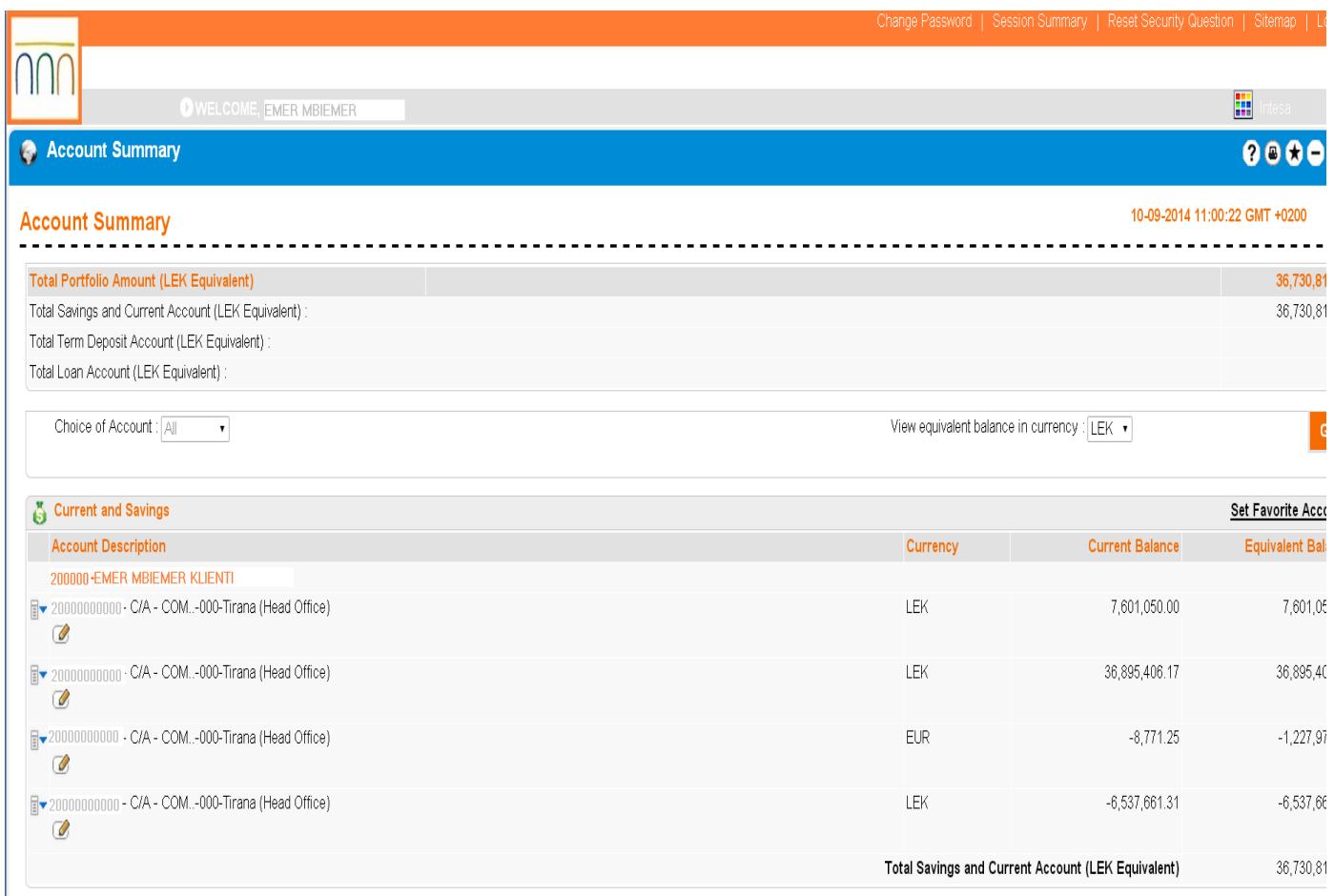
Account Summary

Account Summary   10-09-2014 11:00:22 GMT +0200

Total Portfolio Amount (LEK Equivalent)		36,730,81
Total Savings and Current Account (LEK Equivalent) :		36,730,81
Total Term Deposit Account (LEK Equivalent) :		
Total Loan Account (LEK Equivalent) :		

Choice of Account : All ▼   View equivalent balance in currency : LEK ▼

Current and Savings   Set Favorite Acc

Account Description	Currency	Current Balance	Equivalent Bal
200000-EMER MBIEMER KLIENTI			
20000000000 - C/A - COM..-000-Tirana (Head Office)	LEK	7,601,050.00	7,601,05
20000000000 - C/A - COM..-000-Tirana (Head Office)	LEK	36,895,406.17	36,895,40
20000000000 - C/A - COM..-000-Tirana (Head Office)	EUR	-8,771.25	-1,227,97
20000000000 - C/A - COM..-000-Tirana (Head Office)	LEK	-6,537,661.31	-6,537,66
	Total Savings and Current Account (LEK Equivalent)		36,730,81

2.2 Accounts – My Accounts - Consolidated Position

This option provides you to view the consolidated position of the Assets and Liabilities with the Bank. CASA, deposit, loan accounts are few assets and liabilities held with the Bank.

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Albania

« Accounts Payments Bill Payments Tools Collection and Remittances Customer Services Bulk Transactions

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Consolidated View

Consolidated View   10-09-2014 13:13:01 GMT +0200

Customer*: 000000 - EMER MBIEMER KLIENTI

PDF Format ▼

Assets	Amount(LEK)		% of Assets
Assets(Liquid)			
Current and Savings Accounts	50,278,140.67		97.86
Contract Term Deposits	0.00		.00
Term Deposits	1,102,000.00		2.14
Total Assets	**51,380,140.67**		**100.00**

Liabilities	Amount(LEK)		% of Liabilities
Current and Savings Accounts (Debit Balance)	220,215.94		100.00
Loans	0.00		.00
Options(Short Positions)	0.00		.00
Credit Cards	0.00		.00
Total Liabilities	**220,215.94**		**100.00**

Positions	Amount(LEK)		
Total Position	**51,159,924.73**		

2.3 Accounts – Savings and Current Account – Account Details

This option provides the user to view important details of a selected Current or Savings account

2.3.1   Select the account number from the drop-down list for which the details are to be displayed

2.3.2   Click the **Submit** button. The system displays the **Account Details** screen with the account details.

2.3.3   Click the **Account Activity** button to view the account activity details (transaction history). The system displays the **Account Activity** for current period screen.
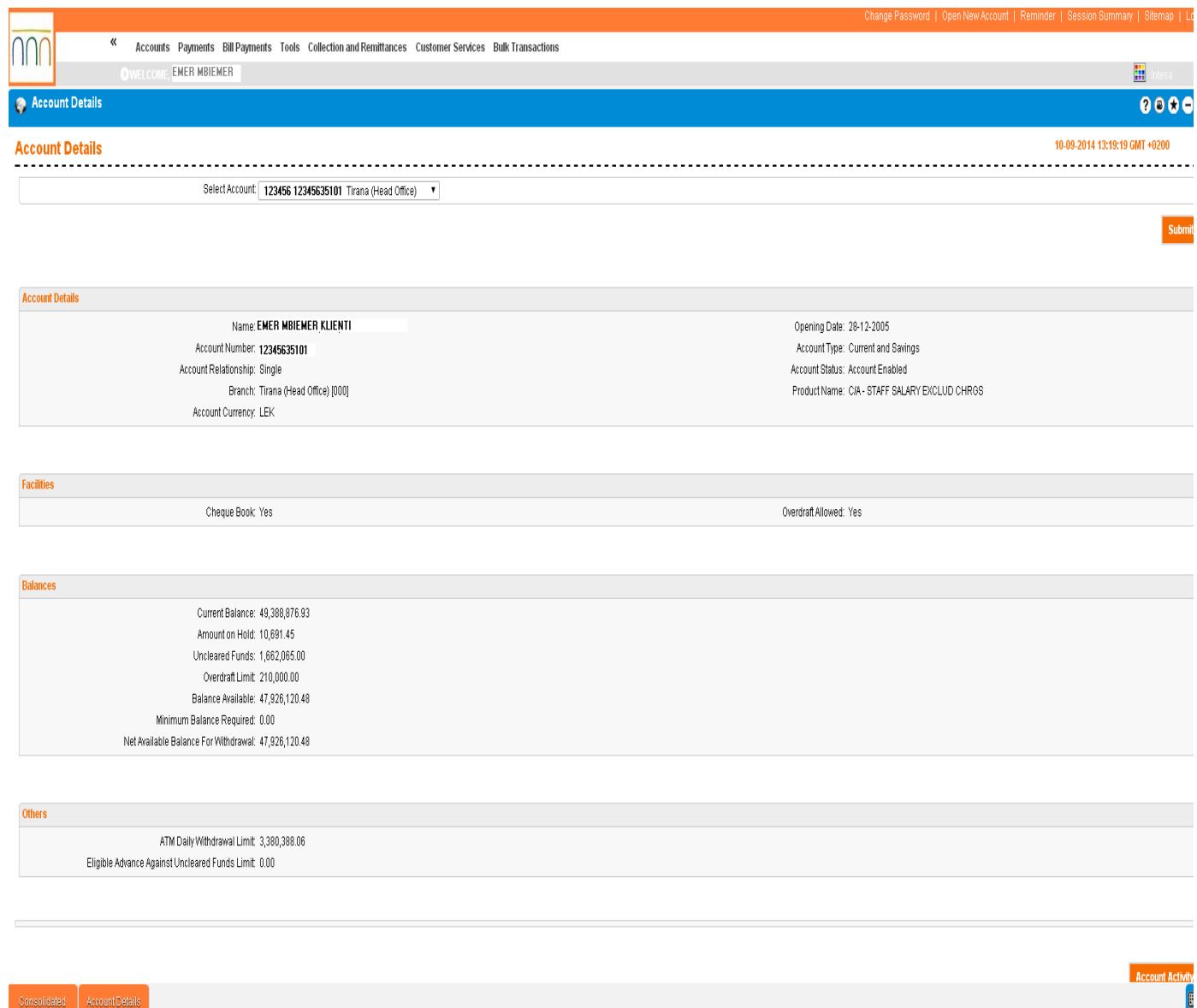
Change Password | Open New Account | Reminder | Session Summary | Sitemap | Lo

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Account Details

Account Details   10-09-2014 13:19:19 GMT +0200

Select Account: 123456 12345635101 Tirana (Head Office) ▼

Submit

Account Details

Name: EMER MBIEMER KLIENTI	Opening Date: 28-12-2005
Account Number: 12345635101	Account Type: Current and Savings
Account Relationship: Single	Account Status: Account Enabled
Branch: Tirana (Head Office) [000]	Product Name: C/A - STAFF SALARY EXCLUD CHRGS
Account Currency: LEK	

Facilities

Cheque Book: Yes	Overdraft Allowed: Yes

Balances

Current Balance: 49,388,876.93
Amount on Hold: 10,691.45
Uncleared Funds: 1,662,065.00
Overdraft Limit: 210,000.00
Balance Available: 47,926,120.48
Minimum Balance Required: 0.00
Net Available Balance For Withdrawal: 47,926,120.48

Others

ATM Daily Withdrawal Limit: 3,380,388.06
Eligible Advance Against Uncleared Funds Limit: 0.00

Account Activity

Consolidated   Account Details

2.4 Accounts – Savings and Current Account – Account Statement

This option allows you to view the account statements of any account under the customer IDs mapped to you. You can view the list of statements of individual accounts by clicking the account number link. You can also view the details of the individual statement numbers by clicking the statement number link

2.4.1   Click the required link in the **Account Number** column to view the corresponding account statements. The system displays the **Account Statement** screen.

2.4.2   Click the required link in the **Statement Number** column to view the individual account statement details. The system displays the **Account Statement** screen. OR Click the **Back** button. The system displays the previous screen.

2.4.3   Click the **PDF Format** button to download the statement in the PDF format (OR Click the **HTML format** button to download the statement in the HTML format OR Click the **OK** button. The system displays the initial **Account Statement** screen)

2.4.4   Click the **Open** button the system downloads the statement in the selected format OR Click the **Save** button. The system saves the file in the selected location OR Click the **Cancel** button to cancel the File Download.

2.5 Accounts – Savings and Current Account – Account Activity

This option allows you to view and download the account activity for any CASA account under the customer IDs mapped. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the transaction date, value date and the amount

2.5.1   Select the account and complete the search options and press the **Submit** button
2.5.2   The system displays the **Account Activity** screen with the transaction details.
2.5.3   Select the required download format, and click the Download button to download the file. The system displays the File Download dialog box
2.5.4   Click the **Save** button to save the file. The system displays the **Save As** dialog box. OR Click the **Open** button to open the file. The system displays the file in the desired format
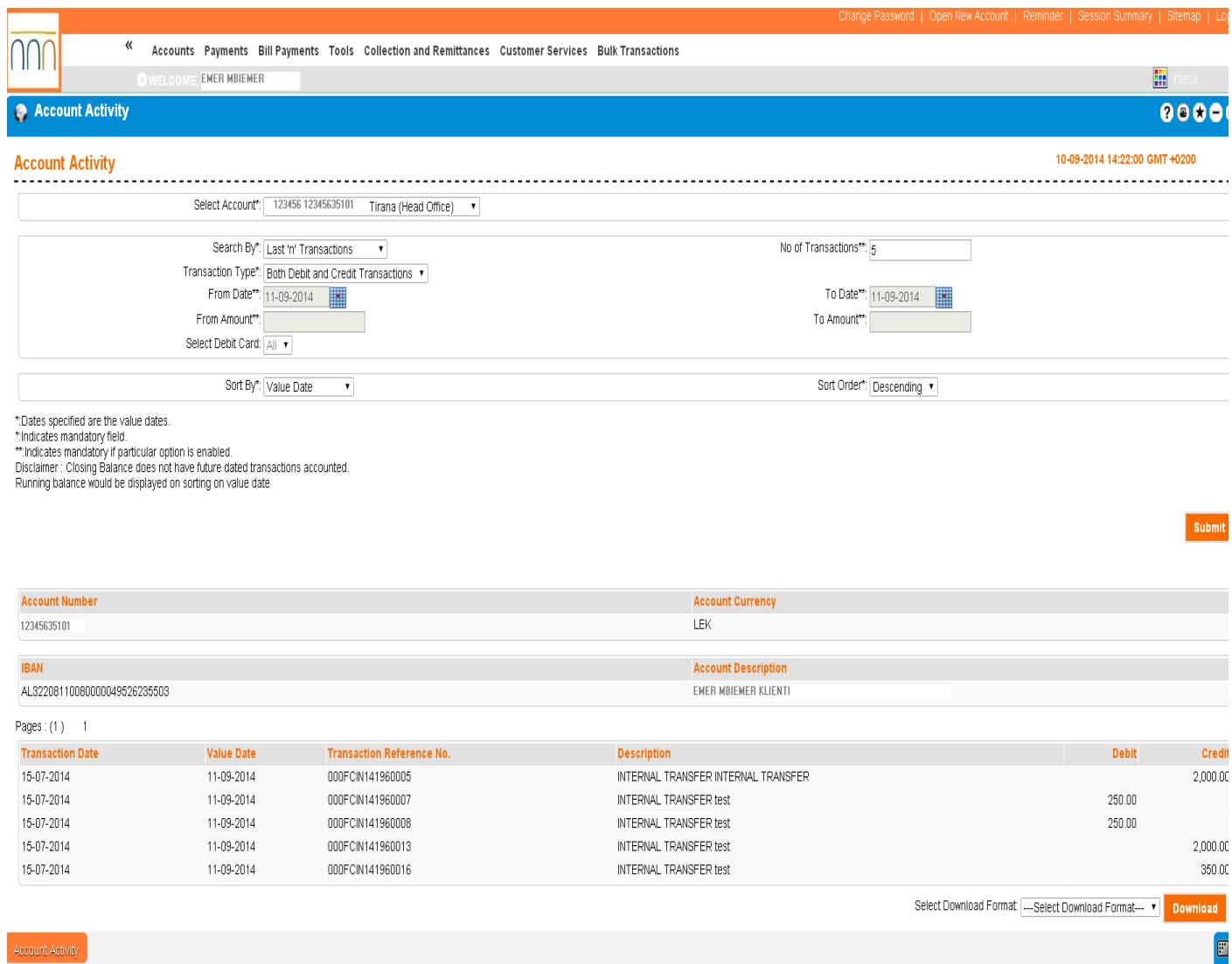
Change Password | Open New Account | Reminder | Session Summary | Sitemap | Log

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Account Activity

Account Activity   10-09-2014 14:22:00 GMT +0200

Select Account*: 123456 12345635101   Tirana (Head Office) ▼

Search By*: Last 'n' Transactions ▼   No of Transactions**: 5
Transaction Type*: Both Debit and Credit Transactions ▼
From Date**: 11-09-2014   To Date**: 11-09-2014
From Amount**:   To Amount**:
Select Debit Card: All ▼

Sort By*: Value Date ▼   Sort Order*: Descending ▼

*:Dates specified are the value dates.
*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.
Disclaimer : Closing Balance does not have future dated transactions accounted.
Running balance would be displayed on sorting on value date

Submit

Account Number	Account Currency
12345635101	LEK

IBAN	Account Description
AL32208110080000049526235503	EMER MBIEMER KLIENTI

Pages : (1)   1

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit
15-07-2014	11-09-2014	000FCIN141960005	INTERNAL TRANSFER INTERNAL TRANSFER		2,000.00
15-07-2014	11-09-2014	000FCIN141960007	INTERNAL TRANSFER test	250.00	
15-07-2014	11-09-2014	000FCIN141960008	INTERNAL TRANSFER test	250.00	
15-07-2014	11-09-2014	000FCIN141960013	INTERNAL TRANSFER test		2,000.00
15-07-2014	11-09-2014	000FCIN141960016	INTERNAL TRANSFER test		350.00

Select Download Format: ---Select Download Format--- ▼   Download

Account Activity

3. Term Deposits

The term deposits module includes transactions which enable you to view term deposit account details, view term deposit account activity, open new term deposits and amend term deposits.

3.1 Term Deposit Details

This option allows you to view the term deposit account details of the particular customer. It displays basic details of the deposit account like maturity date, maturity amount

3.1.1   Navigate to Accounts > Deposits > Term Deposit Details
3.1.2   Click the **Term Deposit Details** link on the popup screen as shown encircled in the above screen. The system displays the **Term Deposit Details** screen
3.1.3   Click the **Back** Button on the Term Deposit details screen to return to the previous screen. OR Click the **Term Deposit Activity** button. The system displays the Term Deposit Activity screen.

3.2 Term Deposit Activity

This option allows you to view and download the account activity for any TD account under the customer IDs mapped to the user. The user can get the TD activity details for a given period, i.e., current period, previous period, or specified period

3.2.1   Navigate to Accounts > Deposits > Term Deposit Activity
3.2.2   Enter/Select date for the search and click the **Submit** button. The system displays details in the **Term Deposit Activity** screen
3.2.3   Click the **Download** button. The system displays **File Download** screen. Click the **Open** button to open and view the file. OR Click the **Save** button to save the file. OR Click the **Cancel** button to close this screen.

3.3 Open Term Deposit (for individuals only)

This option allows you to open a new term e-deposit account with the Bank

3.3.1   Navigate to **Accounts > Deposits > Open Term Deposit**. The system displays Open Term Deposit screen
3.3.2   Complete the required details:
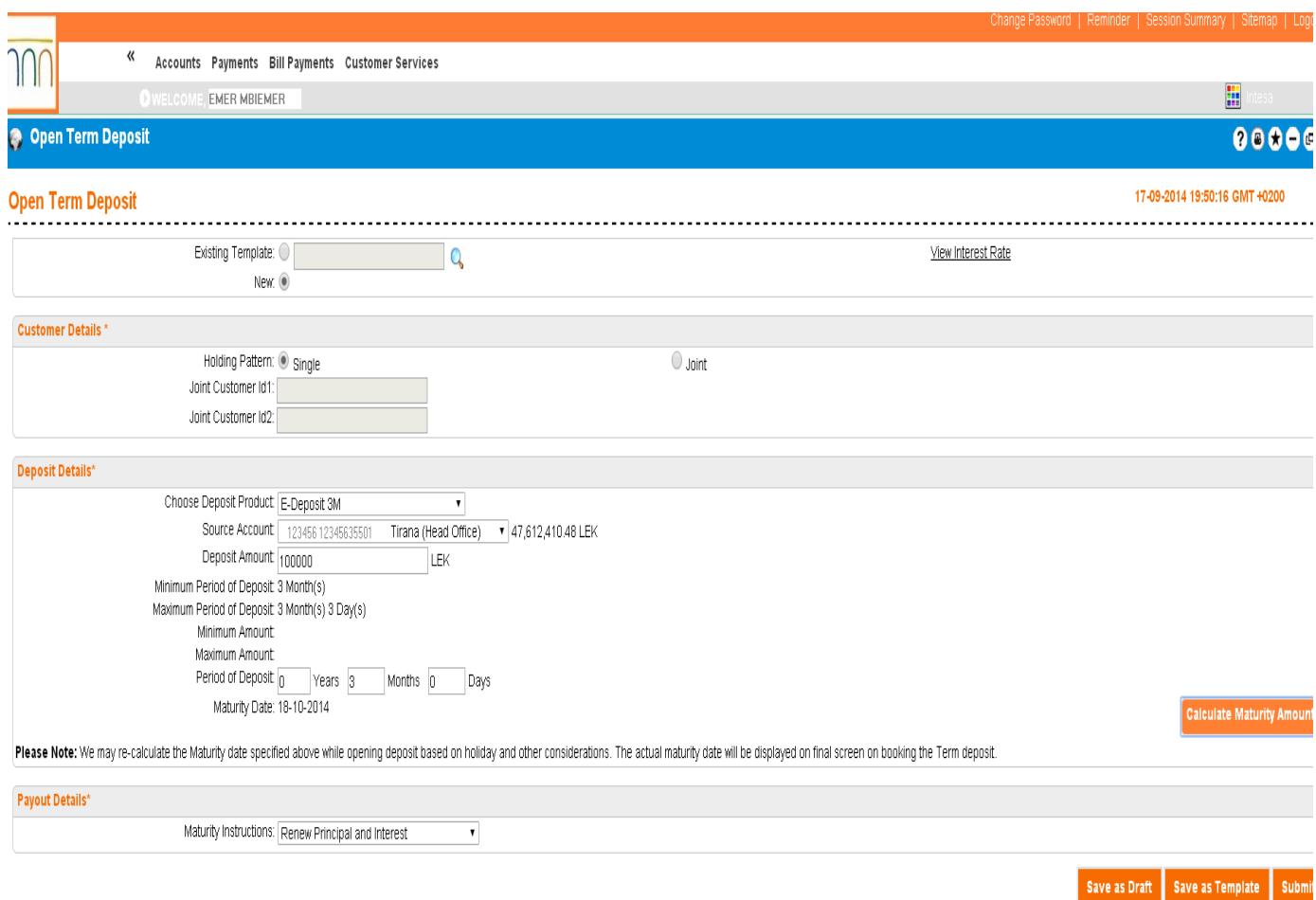
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Albania

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Open Term Deposit

Open Term Deposit   17-09-2014 19:50:16 GMT +0200

Existing Template: ○ [   ] 🔍   View Interest Rate
New: ◉

Customer Details *

Holding Pattern: ◉ Single   ○ Joint
Joint Customer Id1: [   ]
Joint Customer Id2: [   ]

Deposit Details*

Choose Deposit Product: [E-Deposit 3M   ▼]
Source Account: [123456 12345635501   Tirana (Head Office) ▼] 47,612,410.48 LEK
Deposit Amount: [100000]   LEK
Minimum Period of Deposit: 3 Month(s)
Maximum Period of Deposit: 3 Month(s) 3 Day(s)
Minimum Amount:
Maximum Amount:
Period of Deposit: [0] Years [3] Months [0] Days
Maturity Date: 18-10-2014

[Calculate Maturity Amount]

Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday and other considerations. The actual maturity date will be displayed on final screen on booking the Term deposit.

Payout Details*

Maturity Instructions: [Renew Principal and Interest   ▼]

[Save as Draft] [Save as Template] [Submit]

3.3.3   Click the **Save as Draft** button to create a draft version of the transaction. You can use the draft version later to initiate the payment. *Note: You can enter details in parts and save. Submission of the entered details can be done on any preferred date.*
OR
Click the **Save as Template** button to create a payment template of the transaction. You can use the template later to initiate the payment. Template access type is mandatory while saving the template. Public templates are available to other users of the customer whereas Private templates are available to user who creates it.
OR
Click the **Submit** button. The system displays the **Open Term Deposit –Verify** screen.

Change Password | Reminder | Session Summary | Sitemap | Logo

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Open Term Deposit - Verify

Open Term Deposit - Verify   17-09-2014 19:52:42 GMT +0200

Customer Details

Holding Pattern: Single

Deposit Details

Deposit Product: E-Deposit 3M
Source Account: 12345635501
Deposit Amount: 100,000.00   LEK
Period of Deposit: 3 Month(s)
Maturity Date: 18-10-2014

Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday and other considerations. The actual maturity date will be displayed on final screen on booking the Term deposit.

Payout Details

Maturity Instructions: Renew Principal and Interest

Change   Confirm

3.3.4   Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen. OR Click the **Change** button to change the details.

3.3.5   If transaction password is required the following screen will appear:

Change Password | Reminder | Session Summary | Sitemap | Logo

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Transaction Initiation Authorisation

Transaction Initiation Authorisation   17-09-2014 19:52:42 GMT +0200

Transaction Reference Number : 416604982122256
Transaction Password * : ••••••
☑ Use virtual keyboard
Virtual Keyboard :

@	!	_	+	#	(	&	$	*	=	-	?	%	)	.	3	9	4
x	z	g	q	p	r	o	a	u	n	l	e	t				6	2	8
d	b	y	c	s	h	i	k	v	f	w	j	m				1	5	0
Upper		Delete		Clear All		Not Mixed					7	

☑ Click here to enter by hovering

Submit

3.3.6   Enter the security Key number and press **Submit**. Depending on the type of verify screen, the system displays the **Open Term Deposit - Confirm** screen with the status message

Change Password | Reminder | Session Summary | Sitemap | Logout

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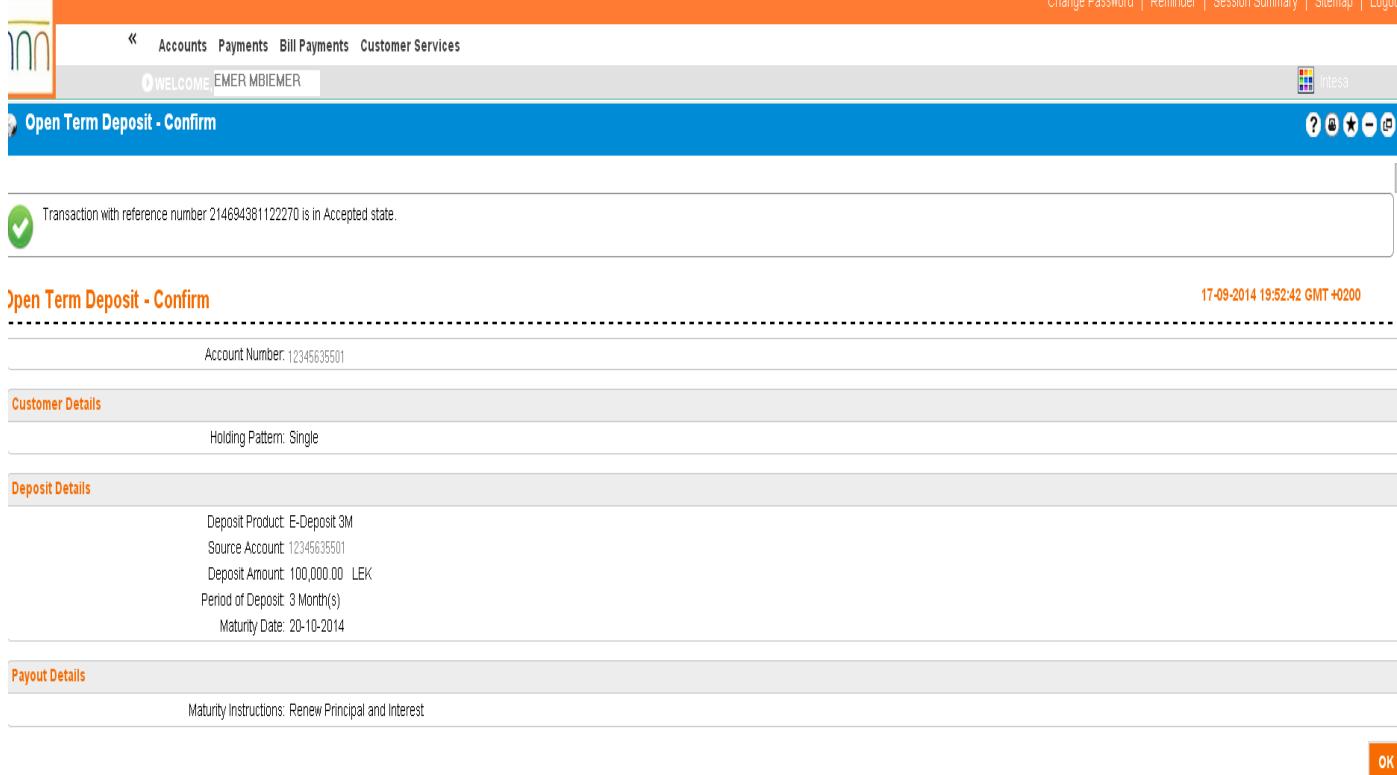
Open Term Deposit - Confirm

Transaction with reference number 214694381122270 is in Accepted state.

Open Term Deposit - Confirm   17-09-2014 19:52:42 GMT +0200

Account Number: 12345635501

Customer Details

Holding Pattern: Single

Deposit Details

Deposit Product: E-Deposit 3M
Source Account: 12345635501
Deposit Amount: 100,000.00 LEK
Period of Deposit: 3 Month(s)
Maturity Date: 20-10-2014

Payout Details

Maturity Instructions: Renew Principal and Interest

OK

3.3.7   Click the **OK** button.

3.4 Amend Term Deposit (for individuals only)

This option allows you to modify the maturity instructions of the selected TD. The maturity instructions include the principal and interest amount transfer details

3.4.1   Navigate to **Accounts > Deposits > Amend Term Deposit**. The system displays Amend Term Deposit screen
3.4.2   Click the account number hyperlink to view the details of the term deposit under that account number. The system displays **Amend Term Deposit - Initiate** screen

Note: You can only amend the payout details. Steps to be followed are the same as those detailed in Open Term Deposit section Payout Details.
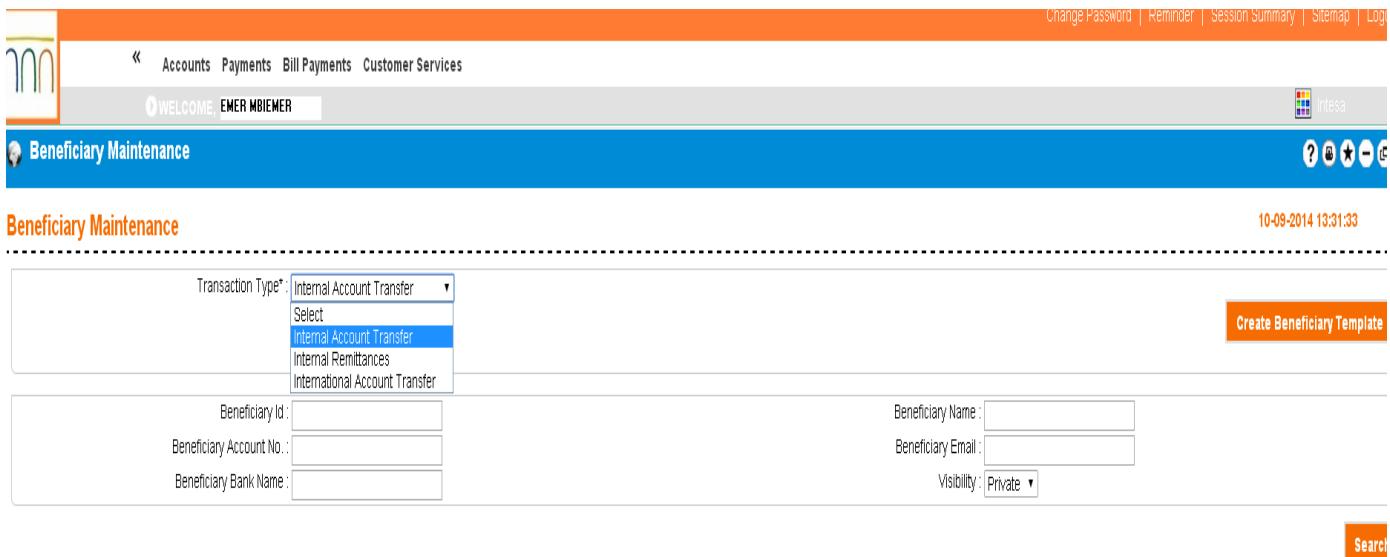
3.4.3   Click the **Initiate** button. The system displays **Amend Term Deposit - Verify** screen.
3.4.4   Click **Confirm** button. The system displays **Amend Term Deposit - Confirm** screen with the status message
3.4.5   Click the **Amend Another** button to amend another term deposit account

4.   Transfers and Payments

4.1 Maintain Beneficiary

Users having access to Beneficiary Maintenance can maintain Beneficiary. _Note for Business Users: You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public. If the Template is created with template access level as Private, it is available only to the User who has created it._ Beneficiary Maintenance is supported for both internal and outgoing transfers

4.1.1 Navigate through the menus to **Payments > Beneficiary Maintenance**

4.1.2 Select the transaction type and click the Create Beneficiary Template button

4.1.3 Enter beneficiary data in the required fields

4.1.4 Click **Add**. The system displays the **Add Beneficiary - Verify** screen will appear
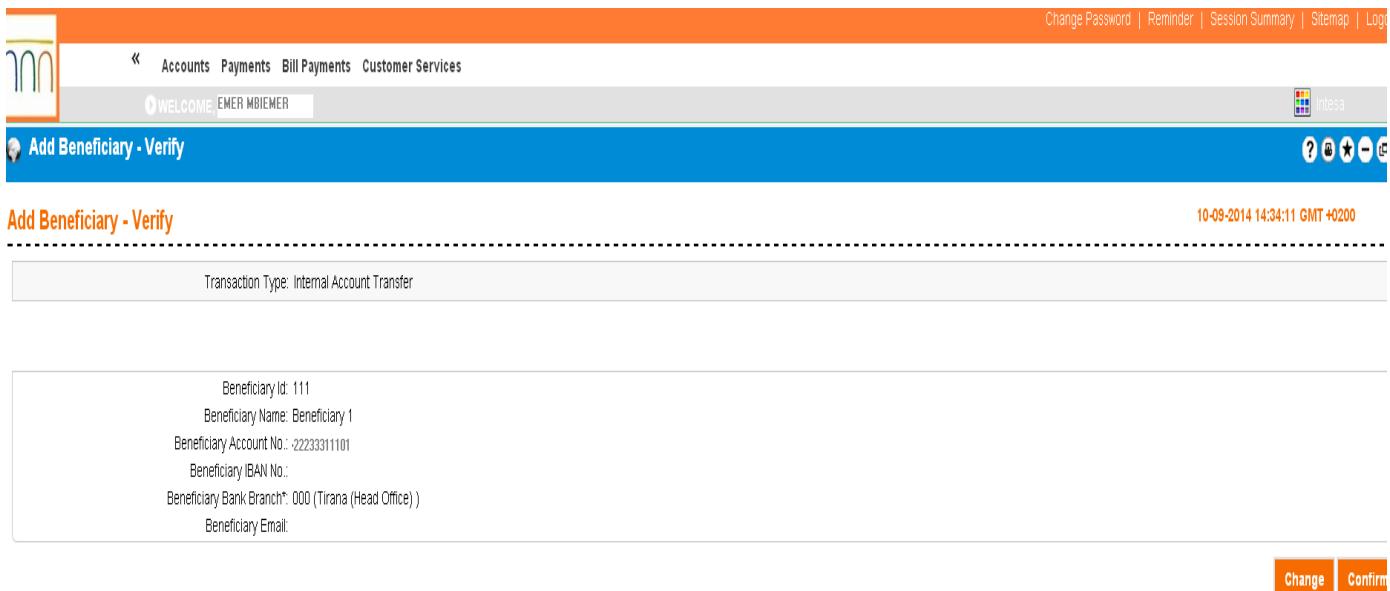
4.1.5 Click **Confirm** button. The system displays **Add Beneficiary - Confirm** screen with the status message.

4.2 Modify Beneficiary

4.2.1 Select beneficiary ID by selecting the respective checkbox from the **Beneficiary Maintenance** search screen.

4.2.2 Click the **Modify** button to modify the selected beneficiary template. The system displays **Modify Beneficiary** screen.

4.2.3 Enter the details to modify the beneficiary template.

4.2.4 Click the **Modify** button to modify the selected beneficiary template. The system displays **Modify Beneficiary - Verify** screen. OR Click the **Back** button to navigate to the previous screen.

4.2.5 Click the **Confirm** button. The system displays **Modify Beneficiary - Confirm** screen

4.2.6 Click the **OK** button. The system displays initial **Beneficiary Maintenance** screen

4.3 Deleting a Beneficiary

4.3.1 Click the **Delete** button in the **Beneficiary Maintenance** screen with the search result. The system displays the **Beneficiary Maintenance – Delete Beneficiary – Verify** screen.

4.3.2 Click the **Confirm** button. The system displays the **Beneficiary Maintenance – Delete Beneficiary – Confirm** screen.

4.3.3 Click the **OK** button

4.4 Own Account Transfer

Using the Own Account Transfer option, you can initiate funds transfer between any of your accounts, i.e. the accounts that are under the customer IDs mapped to you. Such transfer can be done either by making a new payment transaction or by using the existing beneficiary details

(i.e. templates) to make the payment. The payment can be processed immediately, or on a specific future date, or you can set recurring instructions with the bank.

4.4.1   Navigate through the menus to **Payments > Within Bank > Own Account Transfer**. The system displays the **Own Account Transfer** screen.

4.4.2   Complete required information:
- **Existing Template** [Mandatory] - Select **Existing Template** radio button to select the existing Payment template for funds transfer.
- **Make New Payment** [Optional] - Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
- **User Reference** [Optional] - Type the user reference number that you want to use to identify this transaction.
- **Source Account** [Mandatory] - Select the source account number from the drop-down list. Click the   button. The system will automatically fetch and display the available balance for the selected source account.
- **Destination Account** [Mandatory] - Select the destination account number from the drop-down list. Click the   button. The system will automatically fetch and display the available balance for the selected destination account.
- **Transfer Amount** [Mandatory]
- Type the amount to be transferred.
- **Pay now** [Optional] - Select the **Pay now** radio button to process the funds transfer immediately. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **Pay later** [Optional] - Select the **Pay later** radio button to make the funds transfer on a future date.
- **Setup Standing Instruction** [Optional] - Select **Setup Standing Instruction** to set standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency.
- **SI Execution Frequency** [Conditional] - Select the standing instruction execution frequency for the funds transfer from the drop-down list. The options are: · Daily · Weekly · Fortnightly
- Monthly · Bi-Monthly · Quarterly · Half -Yearly · Yearly
- This field is displayed if you select the **Setup Standing Instruction** option.
- **First Execution Date** [Conditional] - Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Expiry Date** [Conditional] - Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Narrative** [Optional] Type the narrative.
- **Template Access Type** [Optional] - Select template access type from the drop-down list. (For Retail Users, template access type will be private).

Own Account Transfer

Change Password | Reminder | Session Summary | Sitemap | Logo

Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER

Own Account Transfer   10-09-2014 14:40:52 GMT +0200

Payment To

Existing Template ○
Make New Payment ●

User Reference:
Source Account*: 123456 12345635501   Tirana (Head Office) ▼ 272.12 EUR

Beneficiary Details

Destination Account*: 123456 12345635502   Tirana (Head Office) ▼ 447,231.66 LEK

Payment Details

Transfer Amount*: 1500   LEK
Pay Now ●
Pay later ○
Setup Standing Instruction ○

Other Details

Narrative: Kalim fondesh ne llogari
Template Access Type: Private ▼

View Limits | Save as Template | Save as Draft | Initiate | Save and Submit

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

4.4.3   Click the **Initiate** button. The system displays the **Own Account Transfer - Verify** screen.

Change Password | Reminder | Session Summary | Sitemap | Logo

Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER

Own Account Transfer - Verify

Own Account Transfer - Verify   10-09-2014 14:43:54 GMT +0200

User Reference:
Source Account: 12345635501   000123456

Beneficiary Details

Destination Account: 12345635502   000 123456

Payment Details

Transfer Amount: 1,500.00 LEK
Pay Now : 16-07-2014

Other Details

Narrative: Kalim fondesh ne llogari

Change | Confirm

Messages

⚠ • Transaction will be processed with the
next value date of 16/07/2014

4.4.4   Click the **Confirm** button.

4.4.5   The system displays the **Own Account Transfer - Confirm** screen with the status message.

4.4.6   Click the **OK** button

4.5 Internal Transfer

Using the Internal Transfer option, you can transfer funds within the bank. You can also create and save payment templates to be used later for funds transfer. Such transfer can be done either by making a new payment transaction or using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately or on a specific future date, or you can set recurring instructions with the bank.

4.5.1   Navigate through the menus to **Payments > Within Bank > Internal Account Transfer**. The system displays the **Internal Account Transfer** screen and complete required information:

- **Existing Template** [Optional] - to select the existing Payment template for funds transfer.
- **Make New Payment** [Optional] - Select the **Make New Payment** radio button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
- **User Reference** [Optional] -Type the user reference number that you want to use to identify this transaction.
- **Source Account** [Mandatory] - Select the source account number for the internal transfer from the drop-down list. Click the   button. The system will automatically fetch and display the available balance for the selected source account.
- **Beneficiary Account** [Mandatory] - Click the Lookup button to select any beneficiary. Account of that selected beneficiary will get displayed here.
- **Beneficiary Branch** [Display] - Beneficiary branch will get automatically populated here after the selection of Beneficiary Account.
- **Transfer Amount** [Mandatory] - Type the transfer amount for the internal transfer. **Transfer Currency** [Mandatory] - Select the transfer currency for the internal transfer from the drop-down list.
- **Pay now** [Optional] - Select **Pay now** to process the internal transfer immediately.
- The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **Pay later** [Optional] - Select **Pay later** to make the internal transfer on a future date. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **Setup Standing Instruction** [Optional] - Select **Setup Standing Instruction** to set standing instructions for the internal transfer for a period. The system auto transfers the fund on the specified date and frequency. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **SI Execution Frequency** [Conditional] - Select the standing instruction execution frequency for the internal transfer from the drop-down list. The options are: · Daily · Weekly · Fortnightly · Monthly · Bi-Monthly · Quarterly · Half -Yearly · Yearly This field is displayed if you select the **Setup Standing Instruction** option.
- **First Execution Date** [Conditional] - Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Expiry Date** [Conditional] - Select the standing instruction Expiry Date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Narrative** [Optional] - Type the narrative.
- **Template Access Type** [Optional] - Select template access type from the drop-down list. Options are: · Public · Private. (For Retail Users, template access type will be private).

INTESA SANPAOLO BANK
Albania

Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER

Intesa

Internal Transfer

Internal Transfer

10-09-2014 14:46:38 GMT +0200

Payment To

Existing Template ⚪	🔍
Make New Payment ⦿	

User Reference:	
Source Account*:	123456 12345635501 Tirana (Head Office) ▾ 272.12 EUR

Beneficiary Details

Beneficiary Account ⦿	65432135501 🔍
Beneficiary IBAN No. ⚪	
Beneficiary Email:	

Payment Details

Transfer Amount*:	500
Transfer Currency*:	LEK ▾
Pay Now ⚪	
Pay later ⦿	12-09-2014 📅
Setup Standing Instruction ⚪	

Other Details

Narrative:	Monthly Transfer
Template Access Type:	Private ▾

[View Limits] [Save as Template] [Save as Draft] [Initiate] [Save and Subm]

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.
-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

4.5.2   Click the **Initiate** button. The system displays the **Internal Transfer - Verify** screen.

Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER

Intesa

Internal Transfer - Verify

Internal Transfer - Verify

10-09-2014 14:50:24 GMT +0200

User Reference:	
Source Account:	12345635501 000 123456

Beneficiary Details

Beneficiary Account:	65432135501
Beneficiary IBAN No.:	
Beneficiary Branch:	000 (Tirana (Head Office))
Beneficiary Email:	

Payment Details

Transfer Amount:	500.00 LEK
Transfer Currency:	LEK
Pay later :	12-09-2014

Other Details

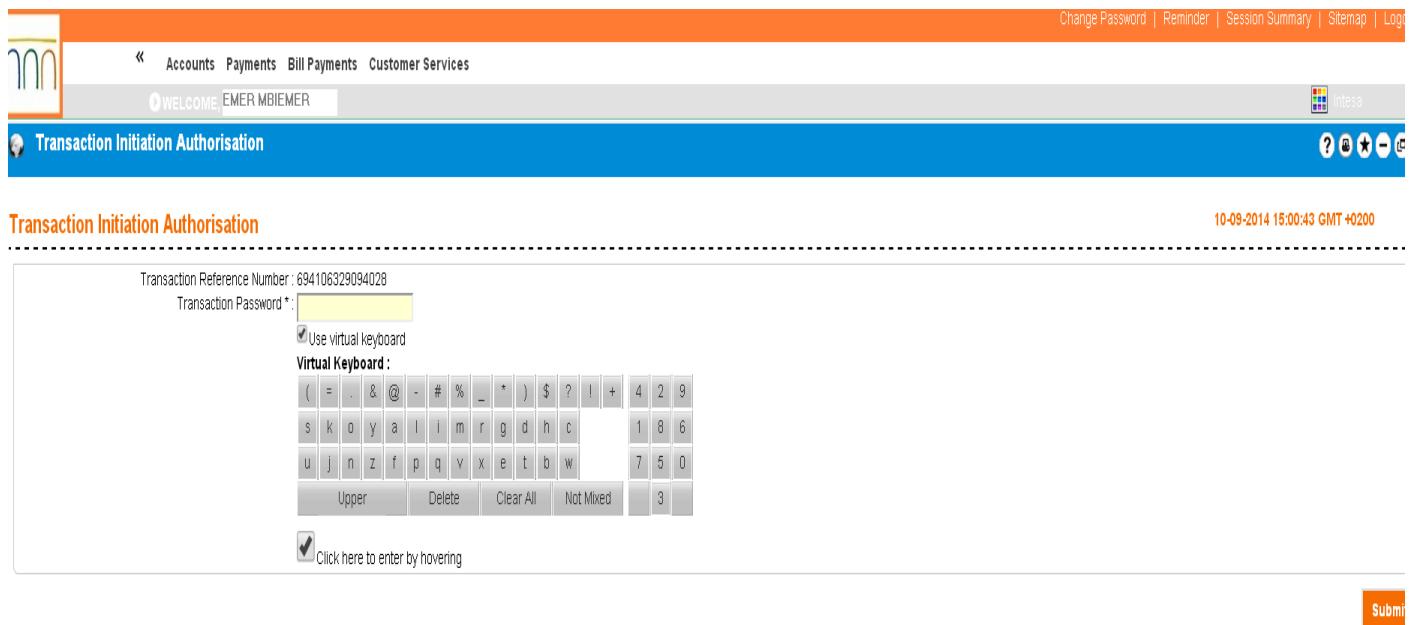|	
Narrative:	Monthly Transfer
Template Access Type:	

[Change] [Confirm]

-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

4.5.3   Click the **Confirm** button.

4.5.4   If transaction password is required the following screen will appear:

4.5.5   Enter the security Key number and press **Submit**. Depending on the type of verify screen, the system displays the **Internal Transfer - Confirm** screen with the status message.

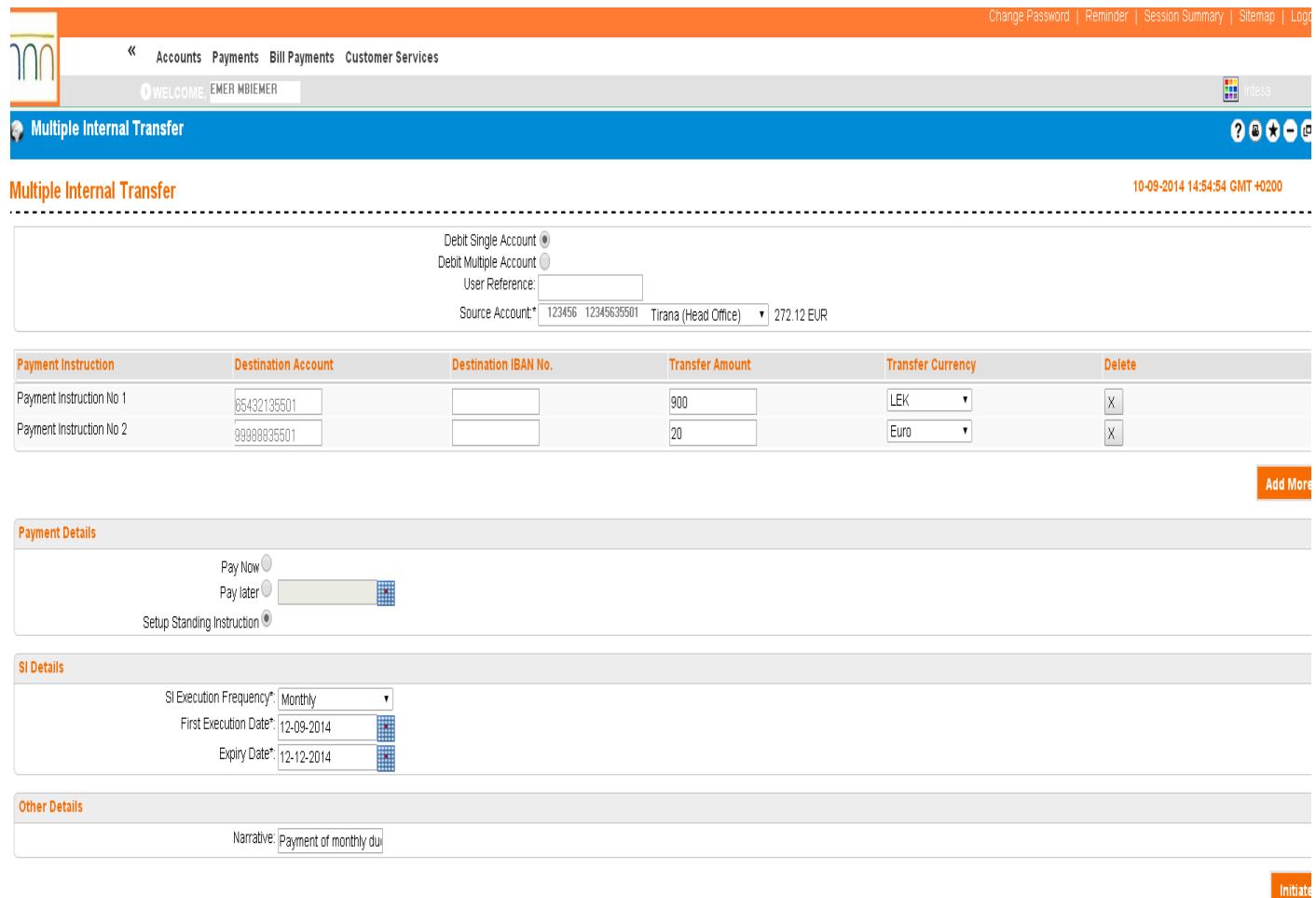4.5.6   Click the **OK** button**.**

4.6 Multiple Internal Transfer

This option allows you to initiate multiple internal transfers. You can transfer money from one account to as many as five different accounts. In addition you can transfer money from different accounts to a single or multiple accounts as per the instructions.

4.6.1   Navigate through the menus to **Payments > Within Bank > Multiple Internal Transfer**. The system displays the **Multiple Internal Transfer** screen and complete required information:

-    **Debit Single Account** [Optional] - Select **Debit Single Account** to debit a single account.
-    **Debit Multiple Account** [Optional] - Select **Debit Multiple Account** to debit more than one account.
-    **User Reference** [Optional] - Type the user reference number for the transaction.
-    **Source Account** [Mandatory] - Select the source account from the dropdown list.
    Payment Instruction
-    **Destination Account** [Mandatory] - Type the destination account which will act as a credit account for the transaction.
-    **Destination Branch** [Display] - This field displays the destination branch selected in the destination branch dropdown.
-    **Transfer Amount** [Mandatory] -Type the amount to be transferred.
-    **Transfer Currency** [Mandatory] - Select the currency from the drop-down list.
-    **Payment Details**
-    **Pay Now** [Optional] -Select **Pay Now** to process the transaction immediately.
-    **Pay Later** [Optional] - Select **Pay Later** to make the payment on future date.
-    **Setup Standing Instruction** [Optional] - Select **Setup Standing Instruction** to set the standing instruction for a period for multiple debits. Following fields are displayed if **Setup Standing Instruction** radio button is selected.

- **SI Details**
- **SI Execution Frequency** [Conditional] - Select the standing instruction execution frequency from the drop-down list. The options are: · Daily · Weekly · Fortnightly · Monthly · Bi-Monthly · Quarterly · Half -Yearly · Yearly
- **First Execution Date** [Conditional] - Select the first standing instruction execution date from the pick list.
- **Expiry Date** [Conditional] - Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Other Details**
- **Narrative** [Mandatory] Type the brief description of the transaction.

4.6.2   To fill the details for Multiple Debit Account, select the **Debit Multiple Account** radio button.

4.6.3   Click the **Add More** button to add multiple records.

4.6.4   Click the   [X]   button to delete a record from the grid.

4.6.5   Click the **Initiate** button. The system displays the **Multiple Internal Transfer - Verification** screen.

Change Password | Reminder | Session Summary | Sitemap | Logo

» Accounts Payments Bill Payments Customer Services

WELCOME: EMER MBIEMER

Multiple Internal Transfer-Verify

Multiple Internal Transfer-Verify

10-09-2014 15:00:43 GMT +0200

Debit Single Account ●
Debit Multiple Account ○

Customer Id: 495743
User Reference:
Source Account: 49574335501 000 495743

Payment Instruction	Destination Account	Destination IBAN No.	Destination Branch	Transfer Amount	Transfer Currency
Payment Instruction No 1	65432135501	**	000-Tirana (Head Offic	900.00	LEK
Payment Instruction No 2	99988835101	**	000-Tirana (Head Offic	20.00	EUR

SI Details

SI Execution Frequency: Monthly
First Execution Date: 12-09-2014
Expiry Date: 12-12-2014

Other Details

Narrative: Payment of monthly dues

Change   Confirm

4.6.6   Click the **Confirm** button.
4.6.7   If transaction password is required the following screen will appear:

Change Password | Reminder | Session Summary | Sitemap | Logo

» Accounts Payments Bill Payments Customer Services

WELCOME: EMER MBIEMER

Transaction Initiation Authorisation

Transaction Initiation Authorisation

10-09-2014 15:00:43 GMT +0200

Transaction Reference Number : 694106329094028
Transaction Password * :

☑ Use virtual keyboard

Virtual Keyboard :

(	=	.	&	@	-	#	%	_	*	)	$	?	l	+	4	2	9
s	k	o	y	a	l	i	m	r	g	d	h	c			1	8	6
u	j	n	z	f	p	q	v	x	e	t	b	w			7	5	0

| Upper | Delete | Clear All | Not Mixed | | 3 |

☑ Click here to enter by hovering

Submit

4.6.8   Enter the security Key number and press **Submit**. The system displays the **Multiple Internal Transfer - Confirmation** screen with the status message

Change Password | Reminder | Session Summary | Sitemap | Logo

Accounts   Payments   Bill Payments   Customer Services

WELCOME, EMER MBIEMER
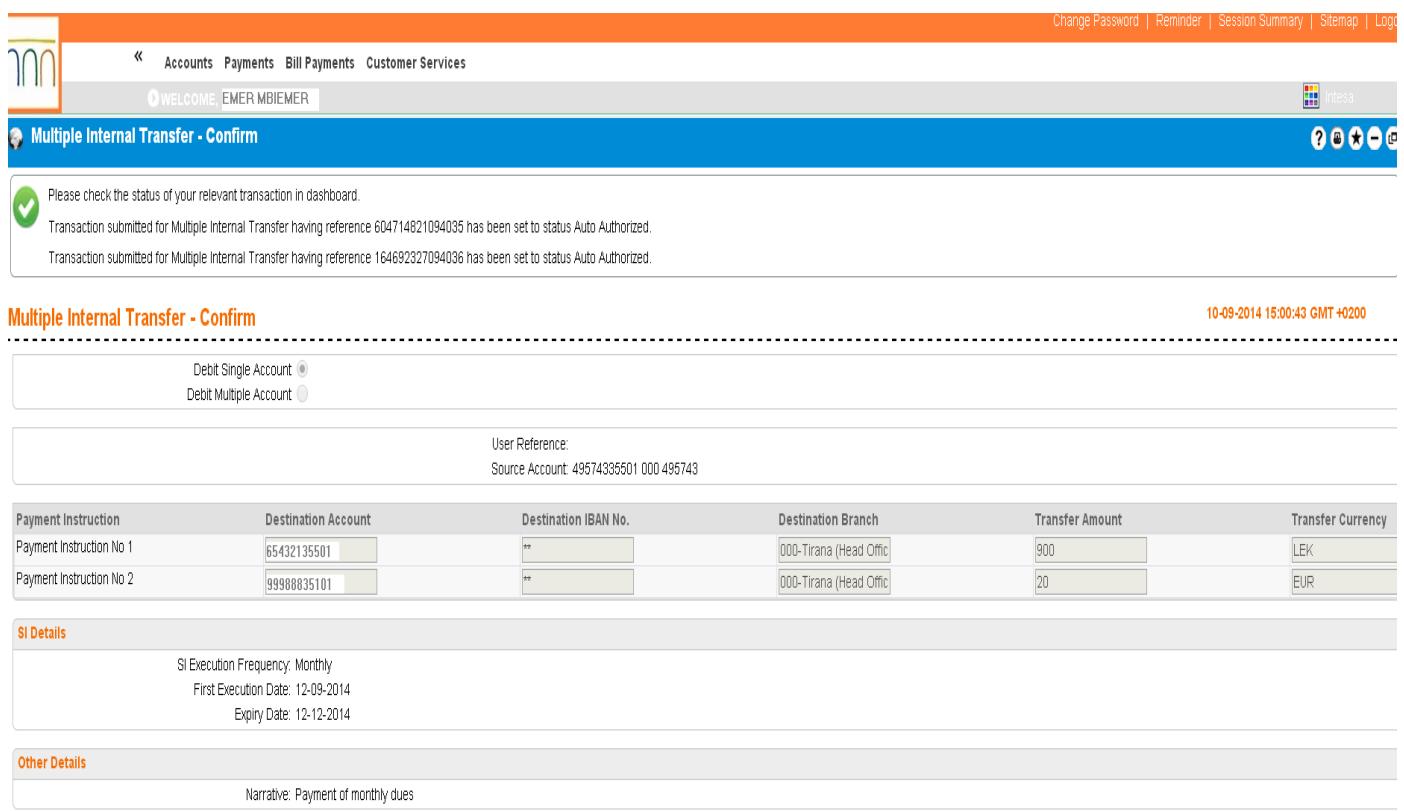
Intesa

Multiple Internal Transfer - Confirm   ❓🔒⭐➖📄

✅ Please check the status of your relevant transaction in dashboard.

Transaction submitted for Multiple Internal Transfer having reference 604714821094035 has been set to status Auto Authorized.

Transaction submitted for Multiple Internal Transfer having reference 164692327094036 has been set to status Auto Authorized.

Multiple Internal Transfer - Confirm   10-09-2014 15:00:43 GMT +0200

Debit Single Account ⦿
Debit Multiple Account ⦾

User Reference:
Source Account: 49574335501 000 495743

Payment Instruction	Destination Account	Destination IBAN No.	Destination Branch	Transfer Amount	Transfer Currency
Payment Instruction No 1	65432135501	**	000-Tirana (Head Offic	900	LEK
Payment Instruction No 2	99988835101	**	000-Tirana (Head Offic	20	EUR

SI Details

SI Execution Frequency: Monthly
First Execution Date: 12-09-2014
Expiry Date: 12-12-2014

Other Details

Narrative: Payment of monthly dues

OK

4.6.9   Click the **OK** button

4.7 Outgoing Account Transfer

Using the Outgoing Transfer option, you can transfer funds domestically or globally (Domestic transfers are usually made through the local payments network). Outgoing transfers can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date, or as per your standing instructions with the bank.

4.7.1   Navigate through the menus to **Payments > Outgoing Transfers and complete required fields**
   Payment To
-   **Existing Template** [Optional] - Select **Existing Template** option button to select the existing Payment template for funds transfer
-   **Make New Payment** [Optional] - Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**. **User Reference Number** [Optional] - Type the user reference number as per the your choice.
-   **Source Account** [Mandatory] - Select the source account from the drop-down list. Click the   button. The system will automatically fetch and display the available balance for the selected source account.
   Beneficiary Details
-   **Beneficiary Name** [Mandatory] - Click the Lookup button to select any beneficiary. Name of that selected beneficiary will get displayed here.
-   **Destination Account Type** [Conditional] - Select · Enter Account No

- **Account Number / IBAN** [Mandatory] - Type the beneficiary account number.
  Beneficiary Bank Details
- **Enter Beneficiary Bank Details** [Optional] - Select the option to enter the beneficiary bank details . The options are follows: · SWIFT · National Clearing Codes · Bank Details
- **SWIFT Code** [Conditional] - Click the lookup button to select the swift code.
- **Bank Name** [Display] - Beneficiary bank name will get automatically populated here after the selection of swift code. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
- **Bank Address** [Conditional] - Type the bank address. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated.
- **National Clearing Code** [Search] - Click the search button to select the beneficiary bank code. This field is enabled if the **National Clearing Codes** option is selected from the **Enter Beneficiary Bank Details**.
- **National Clearing Code Type** [Mandatory] - Select the national clearing code type from drop-down list.
- **Country** [Conditional] - Type the country name. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated
- **City** [Conditional] - Type the city of the beneficiary. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated
- **Intermediary Bank Details** [Conditional] - Select from the radio button : · Swift Code · Bank Details.
  Note: If you select Swift Code radio button, then after selecting any swift code through search option at Swift Code field, remaining details will get auto populated. If you select Bank details radio button then you will have to enter remaining details.
- **Swift Code** [Conditional] - Select the swift code using search button provided.
- **Bank Name** [Conditional] - Type the bank name.
- **Bank Address** [Conditional] - Type the bank address.
- **City** [Conditional] - Type the city of the beneficiary. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
- **Country** [Conditional] - Type the country name. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
  Payment Details
- **Transfer Amount** [Mandatory] - Type the transfer amount.
- If a payment template is selected from the **Payment Template** drop-down list, this field displays the transfer amount of the selected payment template.
- **Transfer Currency** [Mandatory] - Select the transfer currency for the international transfer from the drop-down list.
- **Pay Now** [Optional] - Select **Pay Now** to process the transaction immediately.
- **Pay Later** [Optional] - Select **Pay Later** to make the payment on future date.
  Other Details
- **Payment Details 1/2/3/4** [Mandatory] - Type the description for payment details.
- **Other Details**
- **Correspondence Charges** [Mandatory] - Select the correspondence charges from the drop-down list.
- **Narrative** [Optional] - Type the narrative.
- **Template Access Type** [Optional] - Select template access type from the drop-down list Options are: · Public · Private.

Change Password | Reminder | Session Summary | Sitemap | Log

« Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER

Outgoing Transfers

Outgoing Transfers   22-09-2014 15:15:56 GMT +0200

Payment To

Existing Template ○
Make New Payment ⦿

User Reference Number: outgoing correct
Source Account*: 123456 12345635501 Tirana (Head Office) ▾ 49,015,641.93 LEK

Beneficiary Details

Beneficiary Name*: Company 1
Destination Account Type*: Enter Account No ▾   Account Number / IBAN: GB1122334455667788
Beneficiary Address**:

City**:
Country**: Select ▾
Beneficiary Email:

Beneficiary Bank Details

Enter Beneficiary Bank Details Swift ⦿ National Clearing Codes ○ Bank Details ○
SWIFT Code**: TGCLGB21XXX   National Clearing Code Type**: Select ▾
Bank Name**: 2CG LIMITED   National Clearing Codes**:
Bank Address**:   Country: United Kingdom
                                             City: LONDON EC2A 2DA UN

Payment Details

Transfer Amount*: 20
Transfer Currency*: Pound Sterling ▾
Pay Now ○
Pay later ⦿ 23-09-2014

Other Details
Payment Details1*: Payment for invoice of
Payment Details2:
Payment Details3:
Payment Details4:

Other Details

Correspondence Charges*: Shared (SHA) ▾
Narrative: Payment details
Template Access Type: Private ▾

[View Limits] [Save as Draft] [Save as Template] [Initiate] [Save and Subm

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

4.7.2   Click the **Initiate** button. The system displays the **Outgoing Funds Transfer - Verify** screen.

Change Password | Reminder | Session Summary | Sitemap

Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER

International Account Transfer Verify
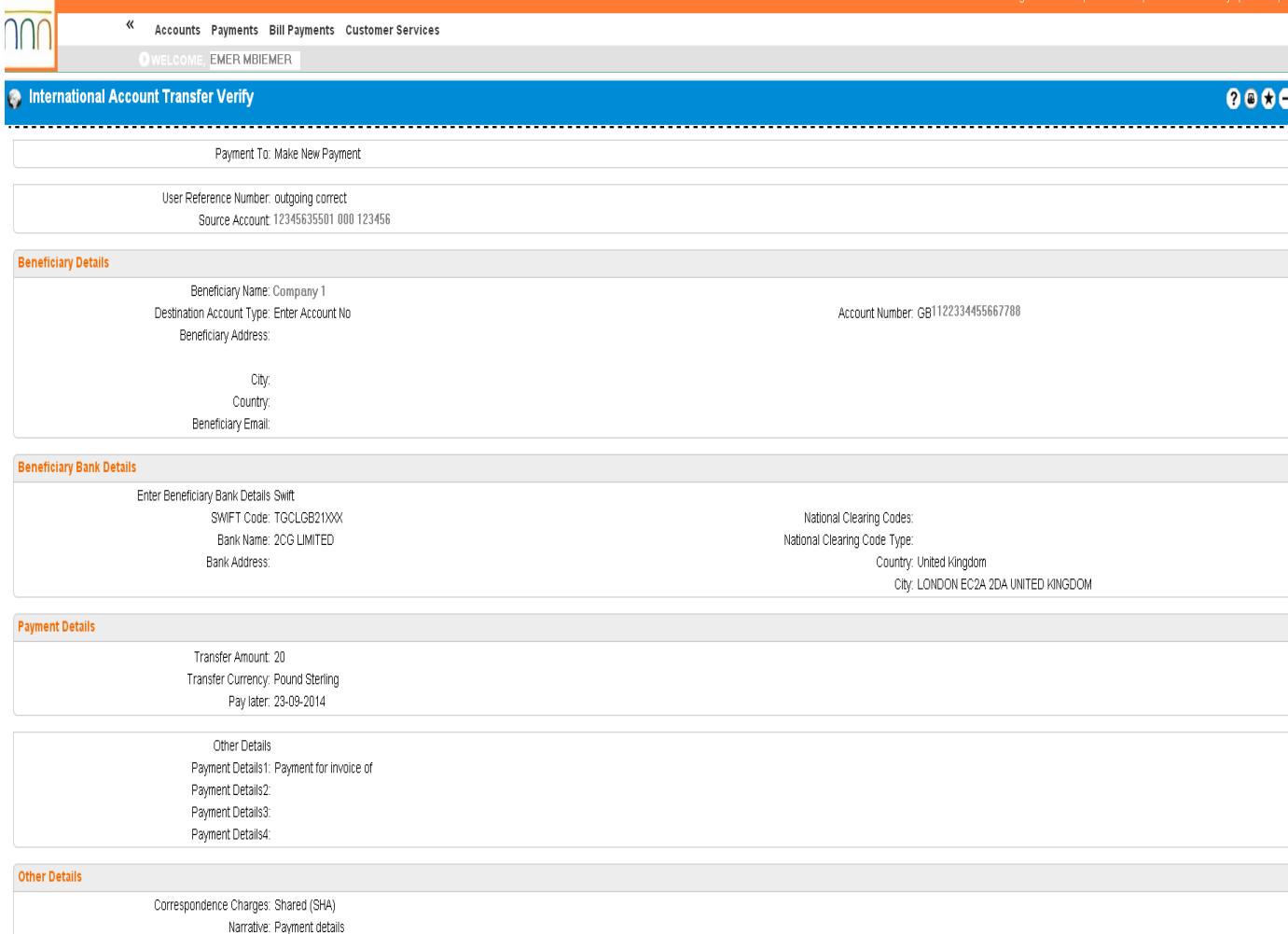
Payment To: Make New Payment

User Reference Number: outgoing correct
Source Account: 12345635501 000 123456

Beneficiary Details

Beneficiary Name: Company 1
Destination Account Type: Enter Account No   Account Number: GB1122334455667788
Beneficiary Address:

City:
Country:
Beneficiary Email:

Beneficiary Bank Details

Enter Beneficiary Bank Details Swift
SWIFT Code: TGCLGB21XXX   National Clearing Codes:
Bank Name: 2CG LIMITED   National Clearing Code Type:
Bank Address: Country: United Kingdom
                                                                      City: LONDON EC2A 2DA UNITED KINGDOM

Payment Details

Transfer Amount: 20
Transfer Currency: Pound Sterling
Pay later: 23-09-2014

Other Details
Payment Details1: Payment for invoice of
Payment Details2:
Payment Details3:
Payment Details4:

Other Details

Correspondence Charges: Shared (SHA)
Narrative: Payment details

Confirm   Change

4.7.3   Click the **Confirm** button. The system displays the **Outgoing Funds Transfer - Confirm** screen with the status message.

4.7.4   Click the **OK** button. The system returns you to the **Outgoing Funds Transfer** screen.
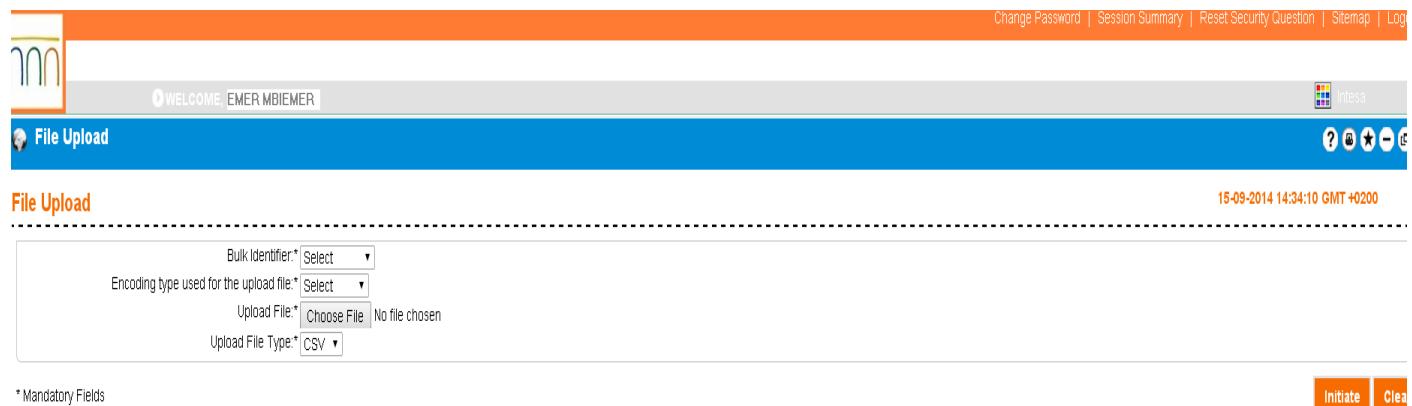
4.8 Bulk Payments[1] (for Business Users Only)

Bulk Management allows you to upload files which contain multiple transactions. Bulk module facilitates processing of multiple transactions through a single bulk file like Salary payments, Fund Transfer etc. This is a faster way of processing transactions than entering single screen transactions. The Transactions in the form of files will be uploaded through the internet banking. To be able to use this option the customer has to be a net banking customer and this option must have been configured to the user. The type of the file to be uploaded has to be defined before uploading the file, if the format of the uploaded file is not correct the file will be rejected. On uploading the file you can also view the status of the file using the upload reference number or through bulk file view transaction

---

[1] *This functionality is available only to selected customers*

4.8.1 Bulk File Upload

4.8.1.1 Navigate through the menus to **Bulk Transactions** > **Bulk File Upload**. The system displays the **File Upload** screen
- **Bulk Identifier** [Mandatory] - Select the bulk identifier created earlier in order to identify the file from the drop-down list.
- **Encoding type used for the upload file** [Mandatory] - Select **UTF-8**
- **Upload File** [Mandatory] - Select the location from where the file will be uploaded using the **Browse** button.
- **Upload File Type** [Mandatory] - Select **CSV** from the type of file to be uploaded from the dropdown.

4.8.1.2 Select the appropriate detail.

4.8.1.3 Click the Clear button to clear the data from the screen. OR Click the **Initiate** button. The system displays the **File Upload** screen

Change Password | Session Summary | Reset Security Question | Sitemap | Logo

WELCOME EMER MBIEMER

intesa
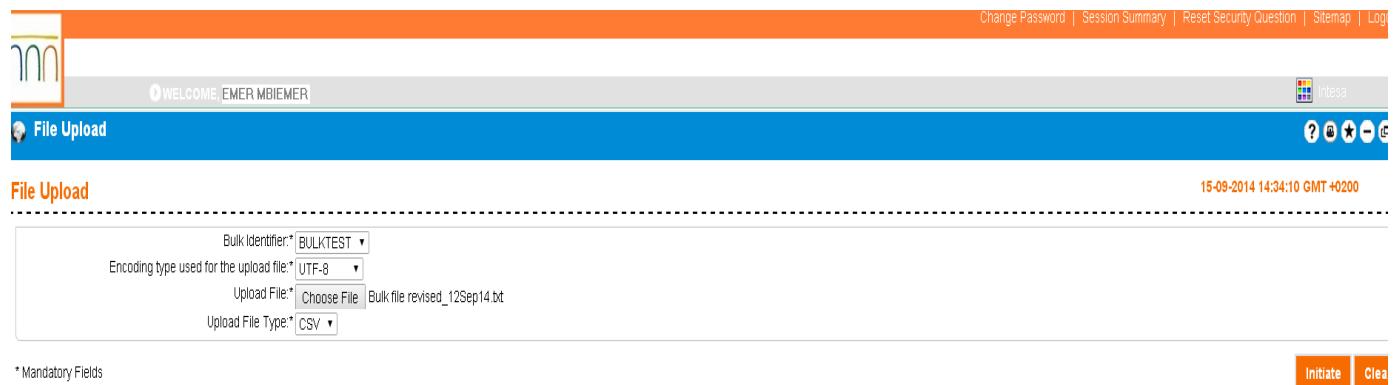
File Upload

File Upload   15-09-2014 14:38:05 GMT +0200

File Reference Number: 0001902

File Upload Type: BULKTEST
Encoding type used for the upload file: UTF-8
Upload File: Bulk file revised_12Sep14.txt

OK
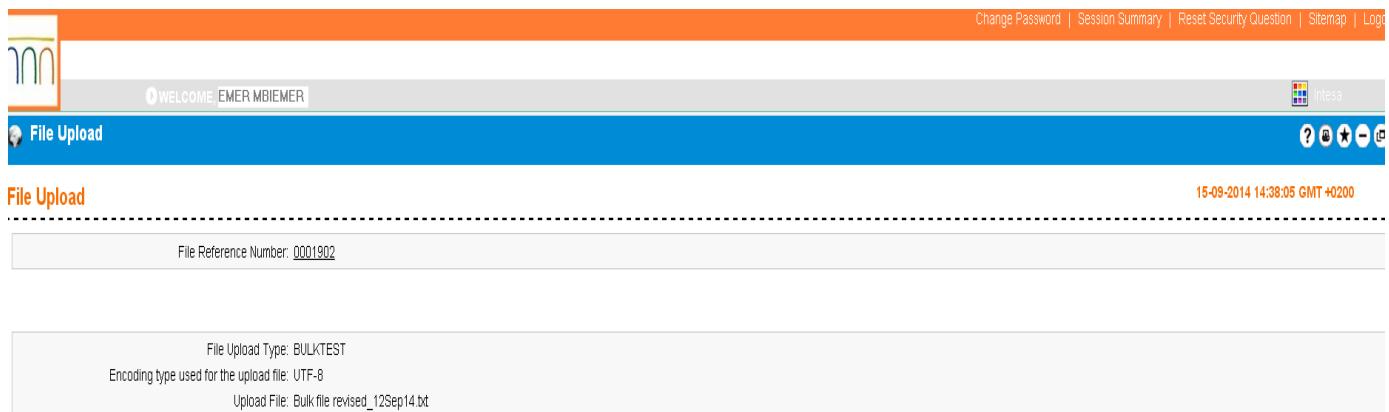
4.8.1.4 Click the **File Reference Number** hyperlink to view the status of the upload. The system displays the **Bulk File View** screen. OR Click the **OK** button to return to the **File Upload** screen.

4.8.2   Bulk File View

Using this option you are allowed to view the bulk files uploaded by the customer. This function should provide customer to view result of bulk files uploaded. The search can be filtered on various parameters like status, transaction identifier. You can trace the status of the file and if there is an error in the file, you can also download the error file to arrive at the exact reason for error. You can also trace the history of the file. Individual record details can also be checked

4.8.2.1 Navigate through the menus to **Bulk Transactions > Bulk File View**. The system displays the **Bulk File View** screen.
4.8.2.2 Enter the relevant information.

Bulk File View

Bulk File View
15-09-2014 14:50:11 GMT +0200

Customer ID Details

Customer Id	Description	Customer Entity
200532	CUSTOMER ACCOUNT NAME	FLEXCUBE Direct Banking 12 B1

Search Criteria

File Name	Bulk Transaction Identifier	Transaction Type	File Processing Status
	All	All	All
File Reference No	Upload Start Date	Upload End Date	
0001902			

Search   Clear

* Click on a Bulk Transaction Identifier (BTID) to view all the files uploaded under this BTID.
** Click on any of the links in the file status column to view the details within.

Bulk File Summary

Bulk Transaction Identifier *	Transaction Type	File Status **	No. of Files
BULKTEST (BULK TEST)	Bulk Mixed File Upload	Pre Processed	1
	Bulk Mixed File Upload	Processed	2
	Bulk Mixed File Upload	Completed	18
	Bulk Mixed File Upload	Error	8

File Status Description :

Received - File Received by Bank and Under Verification , **Error** - File Validation Failed , **Pre Processed** - File Verified and Pending for Authorization , **Process** - File is under Processing at Bank , **Authorized** - File is Fully Authorized , **Response Generation** - Reverse File (Txn Status File) generation , **Completed** - Executed/Rejected , **Rejected By Authorizer** - File Rejected by Authorizer

4.8.2.3 Click the Search button. The system displays the Bulk File View screen with the search result. OR Click the **Bulk Transaction Identifier** hyperlink. The system displays the **Bulk File view** screen. OR Click the **File status** to view the **Bulk File view** with file status as selected shown in the **Bulk File view** screen. OR Click the **Back** button to return to the previous screen.

Bulk File View
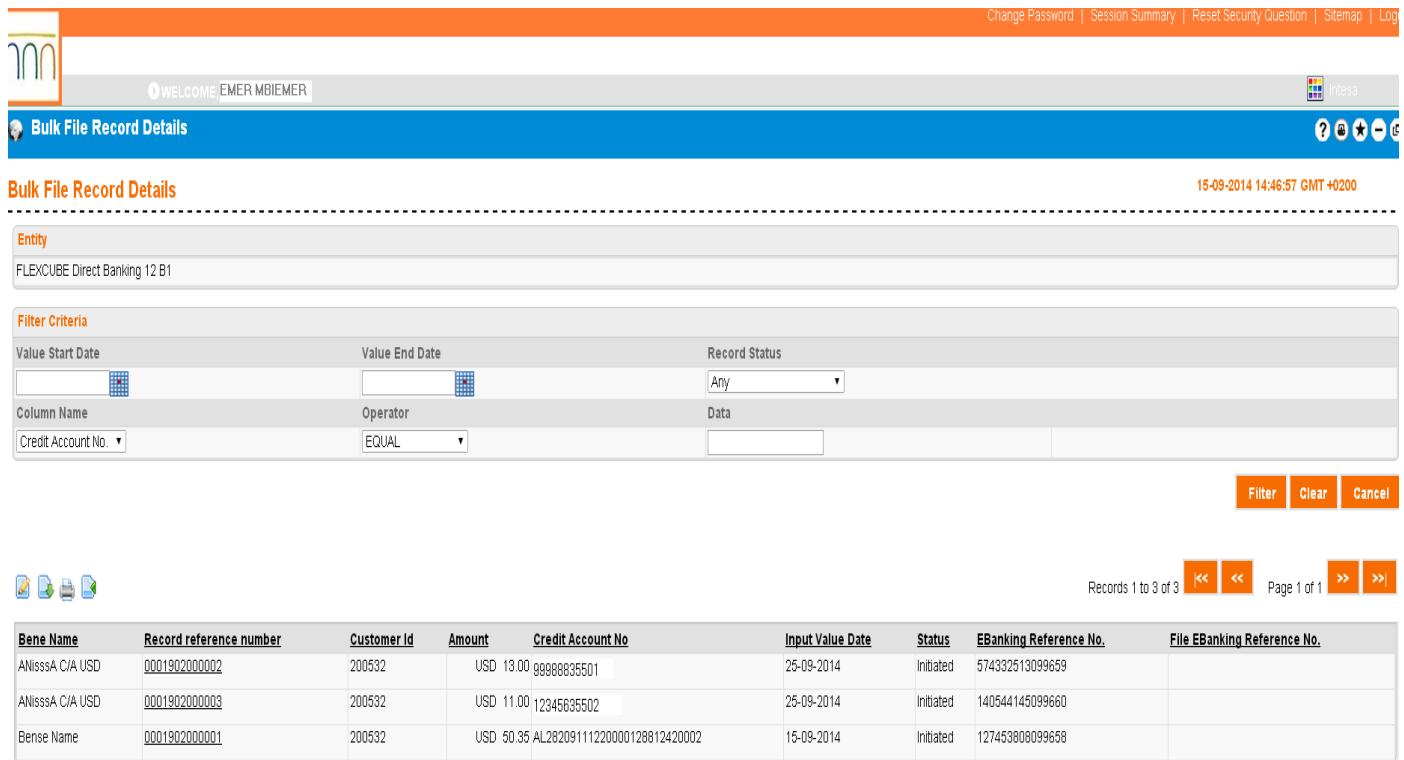
Bulk File View
15-09-2014 14:43:56 GMT +0200

Entity

FLEXCUBE Direct Banking 12 B1

Search Criteria

File Name	Bulk Transaction Identifier	Transaction Type	File Processing Status
	All	All	All
File Reference No	Upload Start Date	Upload End Date	
0001902			

Search   Clear

* Click on File Reference Number to view the file records. This link is disabled when sensitive data check is enabled.
** Click on File Name to view the file history.

Records 1 to 1 of 1   Page 1 of 1

File Reference Number *	File Name **	Bulk Identifier	Amount	No. of Transactions	Transaction Type	Value Date	Status
0001902	Bulk file revised_12Sep14.txt	BULKTEST	-	3	Bulk Mixed File Upload		Pre Processed

4.8.2.4 Click the **File Reference Number** hyperlink. The system displays the **Bulk File Record Details** screen. OR Click the **File Name** hyperlink. The system displays **History Of File** screen.

4.8.2.5 Click the **Record reference number** hyperlink. The system displays details in the **Bulk File Record Details** screen.

4.9 Additional Options (Save as Drafts\Template, Save and Submit, View Limits)

While doing Payments transactions there are additional options available as **Save as Drafts\Template, Save and Submit, View Limits.**

- Using **Save as Drafts\Template** option, you can save the entered details as drafts or templates. These saved drafts or templates can be used later for any of the payments transactions. You need not to enter any field details for those fields which are already filled in these existing drafts or templates.
- Using **Save and Submit** you can save as well as initiate that transaction.
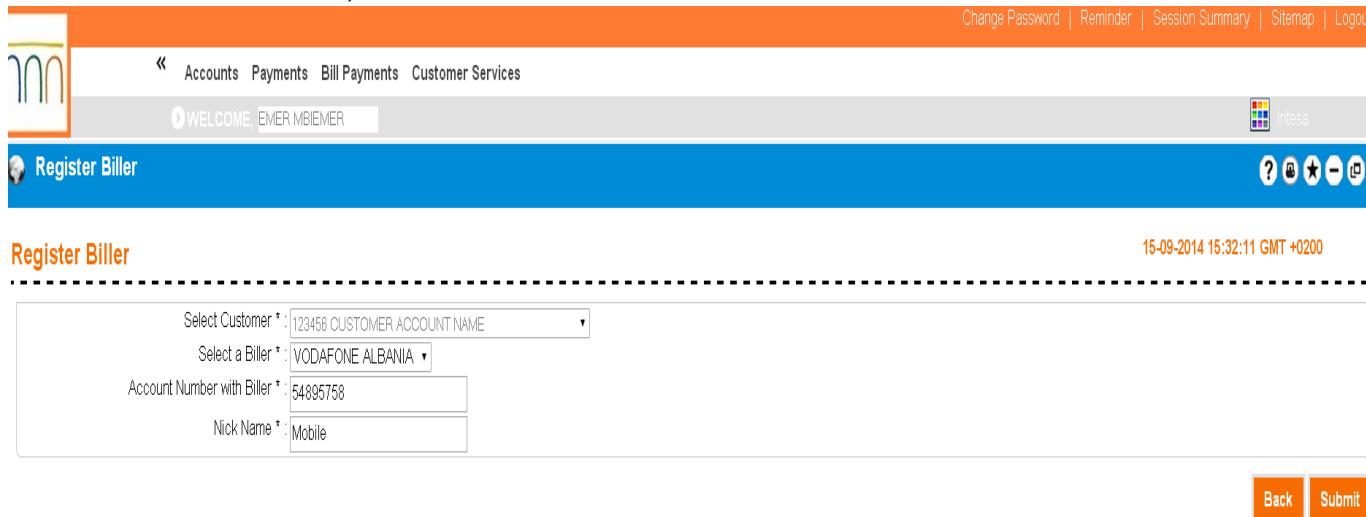- Using **View Limits** option, you can view the limits status for that particular transaction.

5. Bill Payments

5.1 Register Biller

Using this option, you can register more than one account with the same service provider for bill payment. While paying bill, you can select any of the registered billers to whom bill is needed to be paid.

Note: Bill can only be paid to the registered billers. This means that prior to paying a bill, you need to first register a biller.

5.1.1 **To register Biller:** Navigate through **Bill Payments > Register Biller**

5.1.2 Click the **Add New Biller** button to register a new biller. The system displays **Register Biller** screen
- **Select Customer** : Select the customer from the drop-down list.
- **Select a Biller** : Select the biller from the drop-down list.
- **Account Number with Biller** : Type the account number or consumer number with the biller.
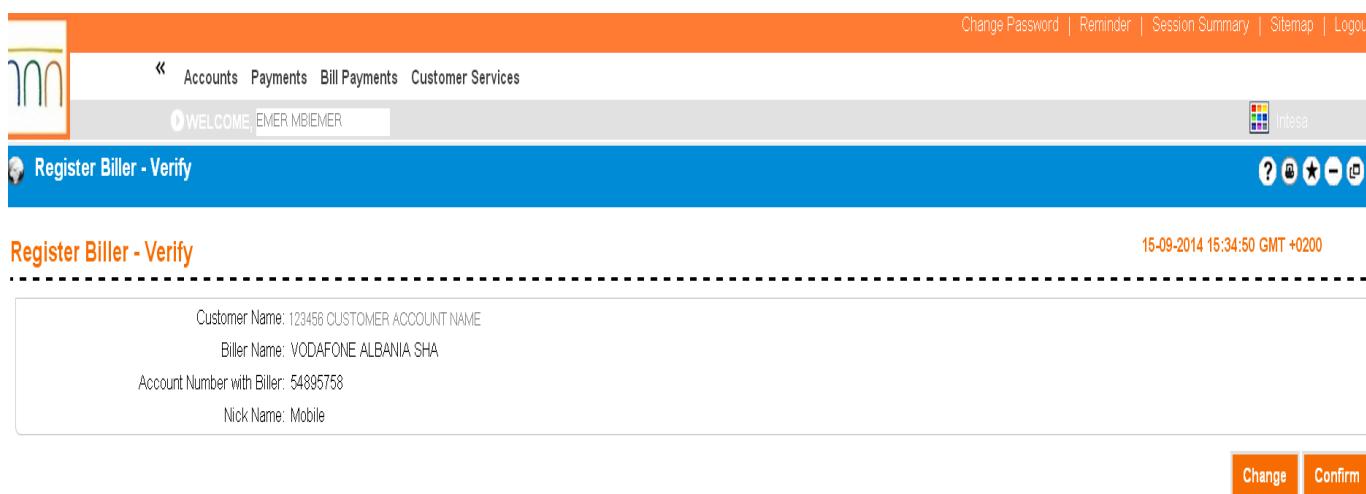- **Nick Name** Type the nick name. (*This should be one word and contain only alphabetic characters).*

5.1.3 Click the **Submit** button. The system displays **Register Biller - Verify** screen.

5.1.4 Click the **Confirm** button. The system displays the **Register Biller - Confirm** screen with the status message. OR Click the **Change** button to go to the previous screen and edit the entered data.

5.1.5 Click the **OK** button. The system displays the **Register Biller** screen.

5.2 Delete a Biller

5.2.1 Select the check box of the customer to be deleted.

5.2.2 Click the **Delete** button to delete a biller. The system displays **Delete Biller verify** screen

5.2.3   Click the **Confirm** button. The system displays the **Delete Biller - Confirm** screen with the status message OR Click the **Back** button to go to the previous screen.

5.2.4   Click the **OK** button. The system displays the **Register Biller** screen.

5.3 Pay Bill

Using this option the user can pay the bill to the registered biller. The system will validate the stored biller information for the sufficient funds to pay bill payment amount.

5.3.1   **To Pay Bill:** Navigate through **Bill Payments > Pay Bill.**
   - **Select Customer :** Select the customer from the drop-down list.
   - **Select a Biller** : Select the biller to which you will pay the bill from the drop-down list.
   - **Select Account** : Select the account number from the drop-down list and click **Continue**.
     Note: If the customer has setup an account nick name it can be used instead of the account type.
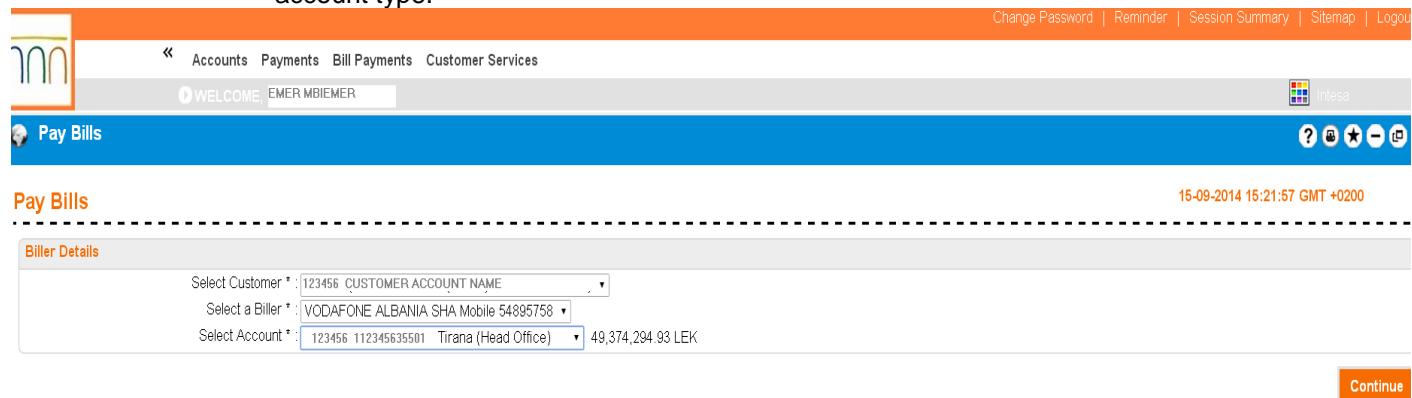
| | Change Password | Reminder | Session Summary | Sitemap | Logou |

« Accounts Payments Bill Payments Customer Services

WELCOME, EMER MBIEMER   intesa

Pay Bills

Pay Bills   15-09-2014 15:21:57 GMT +0200

- -

Biller Details

Select Customer * : [123456 CUSTOMER ACCOUNT NAME   ▼]

Select a Biller * : [VODAFONE ALBANIA SHA Mobile 54895758 ▼]

Select Account * : [123456 112345635501   Tirana (Head Office) ▼] 49,374,294.93 LEK

Continue

Then complete the **Other Details Section**
   - **Bill Number** : Type the bill number.
   - **Bill Date :** Select the bill date from the pick list.
   - **Payment Amount** :Type the amount to be paid to the biller.
   - **Type of Payment**: Select the type of payment from the drop down list
   - **Transfer Description**: Type the payment details

Note: Under Note section are listed the requirements for the details to be included in the Transfer Description field for the payment to be considered valid. Carefully read the notes prior to initiating any payment.

Change Password | Reminder | Session Summary | Sitemap | Logo

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Pay Bills

Pay Bills   15-09-2014 15:26:04 GMT +0200

Payment Details

Select Customer * : 123456 CUSTOMER ACCOUNT NAME ▼

Select a Biller * : VODAFONE ALBANIA SHA Mobile 54895758 ▼

Select Account * : 123456 12345635501 Tirana (Head Office) ▼ 49,374,294.93 LEK   Continue

Other Details

Customer Name * : EMER MBIEMER

Select a Biller * : 200519~54895758

Select Account * : 12345635501

Bill Number * : 665866

Bill Date * : 16-07-2014

Payment Amount * : 1200   Payment Currency * : LEK ▼

Type of Payment * : VODA:Vodafone Albania (LEK) ▼

Transfer Description * : Payment for July 2014 invc

Note

Some Note for 200519

Submit

5.3.2   Click the **Submit** button. The system displays **Pay Bills - Verify** screen.

5.3.3   Click the **Confirm** button. The system displays **Pay Bills - Confirm** screen with the status message. OR Click the **Change** button to go to the previous screen and edit the entered data.

5.3.4   Click the **OK** button. The system displays **Pay Bills** screen.

6.   Customer Services

6.1 Stop Or Unblock Cheque Request

This option allows you to block/unblock a cheque. It also allows you to block/unblock set or batch of a cheque by entering the cheque range.

6.1.1   Navigate through the menus to **Customer Services > Cheques > Stop or Unblock Cheque Request**. The system displays the Stop or Unblock Cheque Request screen

6.1.2   Complete required fields and Click the **Submit** button. The system displays the **Stop Cheque Request Verify** screen

6.1.3   Click the **Confirm** button. The system displays the **Unblock Cheque Request Confirmed** screen with the status message.

6.1.4   Click the **OK** button.

6.2 Cheque Book Request

The Cheque Book Request option allows you to request for a cheque book

6.2.1   Navigate through the menus to **Customer Serices > Cheques > Cheque Book Request**. The system displays the Cheque Book Request screen and enter required data:
- **Select Account:** Select t**h**e account number from the accounts displayed in the drop-down list.
- **No of Cheque Books:** Select the no of cheque books from the drop down list.
- **Cheque Book Type :** Select the type of cheque books from the drop down list.
- **Cheque Book Option** : Select the number of cheque leaves needed from the drop-down list. Select: Cheque Book With 25 Leaves
  Delivery details

- **Mode of delivery:** Select: Branch
- **City:** Select the City to which the branch belongs from the drop down list.
- **Branch:** Select the branch from where the cheque book will be collected from the drop down list.
    Other data will be automatically populated upon Branch selection.

6.2.2   Click the **Submit** button. The system displays the **Cheque Book Request - Verify** screen.

6.2.3   Click the **Confirm** button. The system displays the **Cheque Book Request – Confirm** screen with the status message. OR Click the **Change** button to change the cheque book details.

6.2.4   Click the **OK** button.

6.3 Cheque Status Inquiry

Specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. Report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

6.3.1   Navigate through the menus to **Customer Services > Cheques > Cheque Status Inquiry**. The system displays the Cheque Status Inquiry screen.

6.3.2   Select the account number from the drop-down menu.

6.3.3   Select the cheque status and date range.

6.3.4   Click the **Submit** button. The system displays the status of the cheque and cheque amount.

6.4 Register Report

6.4.1   To Register a report Navigate through the menus to **Reports > Register Report**. The system displays the **Register Report** screen.

6.4.2   Click the **GO** button. The system displays the **Register Report** screen.

6.4.3   Select the report frequency and report download format.

6.4.4   Enter the date range.

6.4.5   Click the **View** / **Register** or **Run** Reports buttons.

6.5 Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

6.6 Mailbox

The Mailbox option is an integrated communication system within the internet banking system for you to communicate with the bank and vice versa. It allows you to view all the notifications, alert messages and general messages sent by the bank; allows you to send messages to the bank and view the sent messages.

Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the bank and a Sent folder, which allows you to view all the sent items.

Mail Box functionality is subdivided into the following sub-sections:

- Viewing received messages (Inbox)
- Viewing sent messages (Sent Messages)
- Sending messages(Compose)

6.7 Reminders

The Reminder functionality enables business users to register for reminders. Once a reminder is registered the user can view the reminder under the Reminder schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, 'Reminders for Today' screen section of the Reminder schedule. The system will enable the user to take action on the reminder.
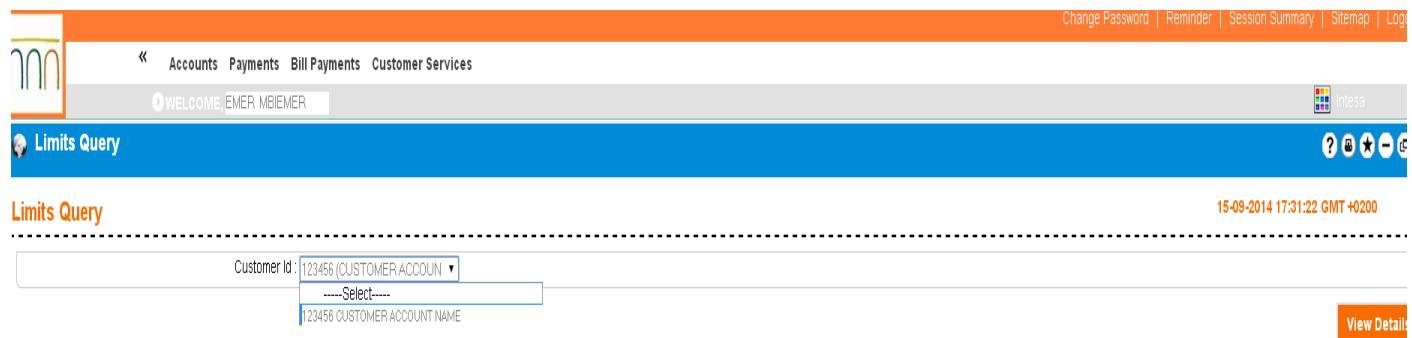
6.7.1   To register reminder navigate through the menus to **Customer Services > Self Services > Reminder Schedule**. The system displays **Reminder Schedule** screen for reminder.

6.7.2   Initially it shows **Reminders for today** tab showing today's reminders.

6.7.3   Click the Dismiss/Delete/Modify links in order to dismiss, delete of modify the reminder respectively.

6.7.4   Click on the **Reminder Due during this week** tab. The system displays reminders due for current week.

6.7.5   Click on the date link to view the reminder set for that particular day.

6.7.6   Click the Delete/Modify link on order to delete or modify that respective reminder.

6.7.7   Click the **Reminders Due during this months** tab in order to view reminders due for current month.

6.7.8   Click on the date link to view the reminder set for that particular day.

6.7.9   Click the Delete/Modify link on order to delete or modify that respective reminder

6.7.10 Click the Register New Reminder button. The system displays below Registration screen.

6.7.11 Click the Register button. The system displays Remindres Registration Confirm screen.

6.7.12 Click the **OK** button. The system displays initial **Reminder Schedule** screen

6.8 Foreign Exchange Rate Inquiry

The Exchange Rate Inquiry option allows the user to view the latest exchange rates for various currencies offered for buying and selling by the bank. The exchange rates will be displayed against the base currency of FCDB. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

6.9 Line Limit Details

6.9.1   To view line limit through the menus to **Customer Services > Line Limit Details**

6.9.2   Select the customer ID from the drop down list and click **View Details**. The **Limits Query** screen is displayed.

Change Password | Reminder | Session Summary | Sitemap | Log

« Accounts Payments Bill Payments Customer Services

WELCOME, CUSTOMER NAME

Limits Query

Limits Query

Corporate : CUSTOMER ACCOUNT NAME
Currency : LEK

Main Line	Line Id	CCY	Sanction Date	Expiry Date	Limit Amount	Utilized Amount	Available Amount	Line Available
	ODSALAVST	LEK	18-Apr-2014	20-Apr-2015	210,000.00	0.00	210,000.00	Y
	ODSALAVST	LEK	01-Jul-2014	20-Apr-2015	50,000.00	162,792.37	-112,792.37	Y

Back   Other Contracts

7. Transactions

7.1 View Initiated Transactions

7.1.1 Navigate through the menus to **Transaction Activities > Transactions**. The system displays the **View Initiated Transactions screen.**

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View Initiated Transactions

View Initiated Transactions   06-10-2014 14:29:26 GMT +0200

View By Transaction Status ▼

Initiated Transactions | View Drafts/Templates

Initiated Transactions

Transaction Type	Status	Count	
Ad hoc Account Statement Request	Sent to the Bank	6	1.94%
Amend Term Deposit	Sent to the Bank	12	3.87%
Bene Maintenance Delete	Sent to the Bank	3	.97%
Cheque Book Request	Under Process	9	2.90%
Internal Account Transfer	Rejected	10	3.23%
	Completed	33	10.65%
	Under Process	1	.32%
Internal Transfer Beneficiary	Sent to the Bank	7	2.26%
International Transfer Beneficiary	Sent to the Bank	5	1.61%
Multiple Internal Transfer	Rejected	4	1.29%
	Completed	8	2.58%
	Under Process	8	2.58%
Open Term Deposit	Sent to the Bank	23	7.42%
	Under Process	3	.97%
	Rejected	11	3.55%
Outgoing Transfers	Rejected	12	3.87%
	Completed	2	.65%
Own Account Transfer	Rejected	14	4.52%
	Completed	41	13.23%
	Under Process	2	.65%
Pay Bill	Sent to the Bank	42	13.55%

7.1.2 Click the hyperlink of the status. The system displays **search initiated transactions** screen. The transaction can be considered complete in case it's status is "***completed".***

7.2 Transaction Authorization (for Business Users only)

An Authorizer can view the transactions pending for their authorization using this section. Authorizer can authorize, reject or Send the transaction back for modification.
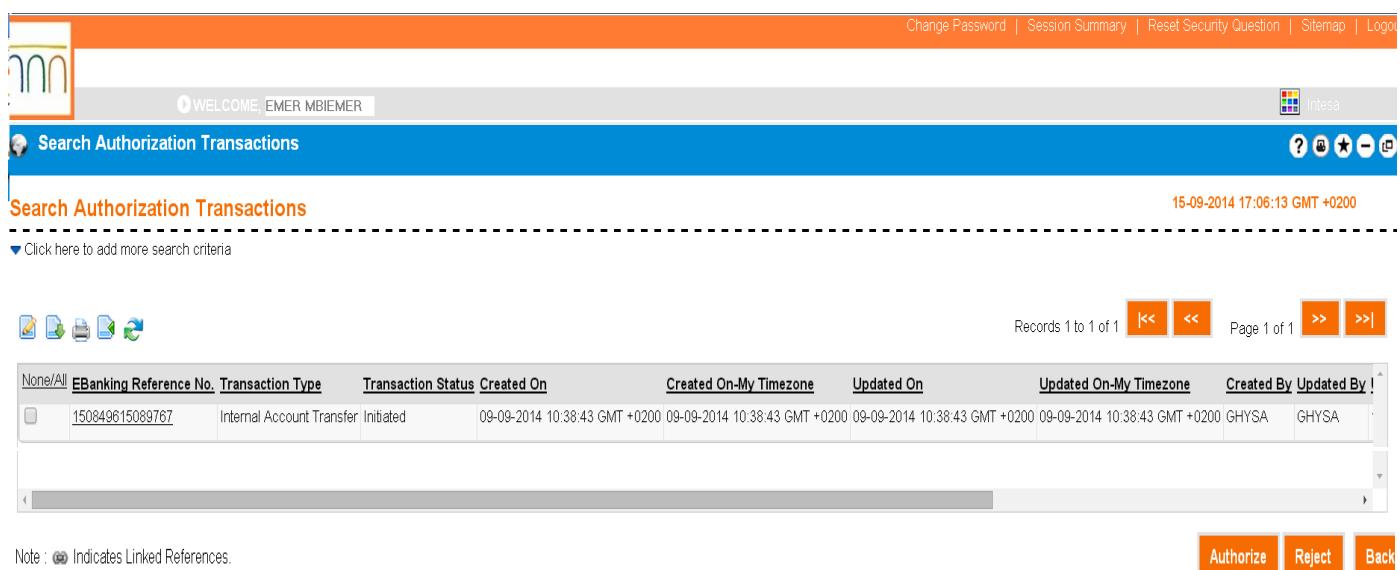
7.2.1 Navigate through the menus to **Transaction** Activities **> Transactions > Transactions to Authorize**. The system displays the **Transactions to Authorize** screen.

- **Transaction Type** [Display] - Gives the list of transaction.
- **Status** [Display] - Displays the status of transactions. Click on the hyperlink to display the search results as per search criteria for the selected transaction. The transaction can be considered complete in case it's status is "***completed"***
- **Count** [Display] - Number of transaction for each transaction type with same status.
- **Graph** [Display] - Displays the count as a graph.

7.2.2 Click the status link of the transaction. The system displays the **Search Authorization Transactions** screen.

Change Password | Session Summary | Reset Security Question | Sitemap | Logou

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Intesa

Search Authorization Transactions

Search Authorization Transactions

15-09-2014 17:06:13 GMT +0200

▼ Click here to add more search criteria

Records 1 to 1 of 1 |<< << Page 1 of 1 >> >>|

None/All	EBanking Reference No.	Transaction Type	Transaction Status	Created On	Created On-My Timezone	Updated On	Updated On-My Timezone	Created By	Updated By !
☐	150849615089767	Internal Account Transfer	Initiated	09-09-2014 10:38:43 GMT +0200	09-09-2014 10:38:43 GMT +0200	09-09-2014 10:38:43 GMT +0200	09-09-2014 10:38:43 GMT +0200	GHYSA	GHYSA

Note : ⊕ Indicates Linked References.

Authorize Reject Back

7.2.3 Click the **E banking** reference number link. The system displays the **View Pending Authorization Transaction** screen along with the audit details. OR Select the check box in front of the transaction. Click the **Authorize** or **Reject** button to Authorize or Reject the transaction.

Change Password | Session Summary | Reset Security Question | Sitemap | Log

WELCOME, EMER MBIEMER

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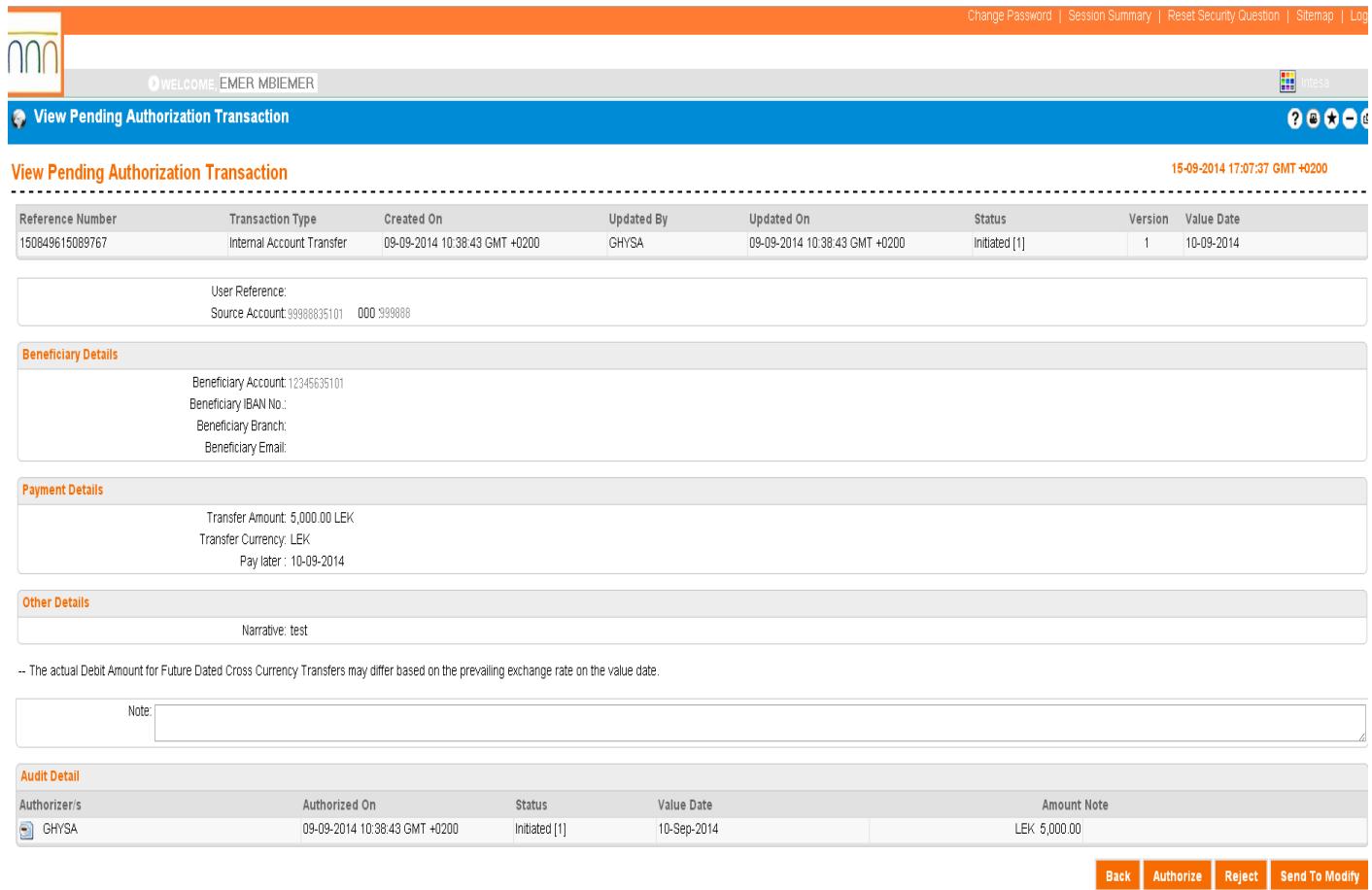
View Pending Authorization Transaction

View Pending Authorization Transaction

15-09-2014 17:07:37 GMT +0200

Reference Number	Transaction Type	Created On	Updated By	Updated On	Status	Version	Value Date
150849615089767	Internal Account Transfer	09-09-2014 10:38:43 GMT +0200	GHYSA	09-09-2014 10:38:43 GMT +0200	Initiated [1]	1	10-09-2014

User Reference:
Source Account: 99988835101 000 :999888

Beneficiary Details
Beneficiary Account: 12345635101
Beneficiary IBAN No.:
Beneficiary Branch:
Beneficiary Email:

Payment Details
Transfer Amount: 5,000.00 LEK
Transfer Currency: LEK
Pay later : 10-09-2014

Other Details
Narrative: test

-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.
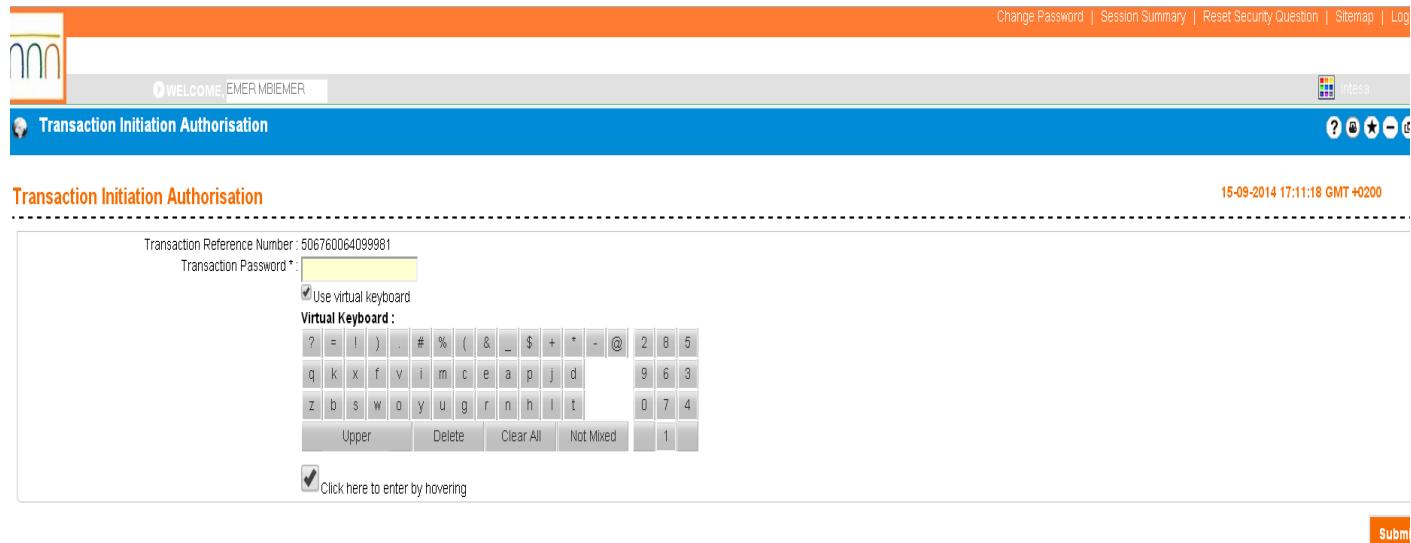
Note:

Audit Detail

Authorizer/s	Authorized On	Status	Value Date	Amount Note
GHYSA	09-09-2014 10:38:43 GMT +0200	Initiated [1]	10-Sep-2014	LEK 5,000.00

Back Authorize Reject Send To Modify

Note : In case of modification,notes will be ignored.

7.2.4 Click the **Back** button to return to the previous screen.

OR Click the **Reject** button the system displays the Reject screen.

OR Click the **Send to Modify** button to send the transaction for modifications.

OR Click the **Authorize** button. The system displays the **Transaction for Authorization - Verify** screen

7.2.5   When clicking the **Authorize** button. The system displays the **Transaction for Authorization - Confirm** screen.

7.2.6   If transaction password is required the following screen will appear:

7.2.7   Enter the security Key number and press **Submit**.

7.2.8   On authorizing the transaction if there are more than one Authorizers the transaction goes to the semi authorized state and needs to be further authorized by the second authorizer in a similar process as shown above.

7.2.9   Click the **OK** button.

7.3 To reject the transaction (for Business Users only):

7.3.1   Click the **Reject** button on the View Pending Authorization transaction screen. The system displays the **Transaction for Reject - Verify** screen

7.4 To send to modify (for Business Users only):

7.4.1   Click the **Send To Modify** button. The system displays the **Transactions for send to Modify - Verify** screen.

7.4.2   Click the **Send to Modify** button. The system displays the **Transactions for send to Modify - Confirm** Screen

7.4.3   Click the **Ok** button. The system displays the transaction to Authorize screen.

7.4.4   Once the transaction has been sent for modification, the transaction is not available for further authorization and the transaction is available with the previous authorizers for Copy.

7.4.5   The transaction goes to the initiator for modification. The transaction is available with all the authorizers to copy the transaction and initiate a similar transaction if required.

7.4.6   Click the **Back** button to return to the previous screen. OR Click the **Copy transaction** button. The system displays the initiate transaction screen to modify the transaction.